

THE MONEY-MAKING PLAN

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**By
John McDowell**

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ABOUT THE PHONE CALL:

I said in my ad I would provide 2 phone numbers. By calling these numbers you will make a discovery . . . by ordering my Money-Making Plan you are ahead at least \$12,000.

If you phone 1-800-TRIMARK, you will be pleasantly surprised to learn this company charges \$24,900 for a franchise fee. For this huge amount they will provide the same know-how I am providing you in this report.

Or, you may want to phone (201) 945-1356 and talk to the person in charge of franchise sales. This company charges \$12,000 for the franchise. They charge this much to help you get started in the same business I am just about to give you for almost nothing.

Both companies charge thousands of dollars to help you get started in the same business I am about to show you. But I am willing to give you the same information for almost nothing.

WHAT IT IS:

Regardless of how high your income is or how good your job is, there is simply no job compared to self-employment. In the next few pages I will provide you with a step-by-step plan to enable you to become your own boss within a very short time.

However, you can put my plan into action while keeping your job or present vocation. My plan does not require you to put in long hours. Once you become successful and want to expand your business, you can quit your job and work full-time on this new venture.

THE BASIC INGREDIENT

As I have said earlier, no matter how easy the plan is or how well put together the package is, you won't make one penny until you put to use what is given to you. What you will have to do is to read this plan several times. Then, put down a list on a piece of paper what you need to do if you want to reach your goal of making money.

No matter what franchise you take . . . printing, fast food, employment agency, flower shop, etc . . . most franchisors require you to pay them a one-time fee so that you can use their name. In addition to the fee, they usually charge 5-7% of your gross sales each month for being a part of their organization.

Since the reputation and advertising of franchisors generate business for you, it makes good sense to pay the franchise fee. I am thinking about such companies as MacDonald's, Wendy's, Jack-In-The-Box and Seven Eleven Stores. The reason is because by using their well-known name you will get business. If you started a small fast-food restaurant on your own, you would have less chance of succeeding than if you were a part of a well-known franchise such as MacDonald's. The name alone generates business for you.

But in many businesses name recognition does not play a significant part in one's success. Take for example, a dry cleaning business or even a flower shop—the name brand alone will not enhance your chances of success. Your success will also depend on other factors such as location of your business and the quality and need for your service, etc.

If you paid a \$12,000 or \$24,000 franchise fee for the business I am about to discuss, you would still do the basic work for the successful running of your business. You will be the one to organize it, put it together and run it. What the franchisor provides is the know-how of the business. I am providing you the same know-how besides a complete manual to put the plan into action—without making you pay \$12,000 for a franchise fee. I know the plan and the know-how I am giving you will work... all you have to do is take action by following the steps I give you.

THE PLAN

If you have ever been in business or have closely watched how retailers and small businesses operate you will notice one thing—what retailers, shop owners and merchants want above everything else is **MORE BUSINESS**. This is an obvious fact most of you already know about. However, many people don't realize these business people are constantly planning strategies to increase their sales. Of course, this isn't to say they don't spend time in ordering supplies, production, service of merchandise, or in supervision of their workers. But their overriding concern is to increase their business. More business means more profits. This is true not only for new businesses but for established ones as well. This makes sense. Who doesn't want to make more money?

My business plan revolves around the premises that retailers, shop owners and merchants want to increase their business. My plan offers you the opportunity to help these businesses increase their profits while making substantial profits for yourself.

In order to get the businesses to subscribe to your service (I will come to that in a little while) you will be charging a fixed sum of money. The tool you will use to increase their business will be the coupons. Now don't be scared of the word coupon. I was also intimidated when I first learned of this secret. I thought you would have to have a lot of money for this in order to have a lot of people working for you. But I discovered it requires neither money nor manpower. One person can do it with no investment.

The small businessman or the merchant will be paying you for the privilege of having a coupon in your coupon directory. If the merchant had one coupon in this directory and if this is mailed to 10,000 people in the immediate vicinity of the business, wouldn't his business increase?

Merchants use many methods to increase their business. The least effective is when the businessman gets the neighborhood boys to place printed fliers on car windshields. The drivers usually get irritated by the paper on their cars. Instead of helping them it may create bad feelings for their business.

Some businesses have high school students go around the neighborhood and place fliers on door knobs. It can be very expensive to distribute 10,000 such fliers to 10,000 residents.

In short, to distribute a coupon to 10,000 residences on his own would cost a merchant a lot of money. This is where you come in. You will be getting the coupons of several businesses together and mailing in an area including 10 or 20 thousand residences. The merchants will pay you a set amount and they will benefit by getting more customers through the coupons. You will make money by having these merchants pay you for your service.

You will collect the money for the coupons in advance. Then you pay the printer for production, pay the postage and keep the difference as profits.

I will be providing you everything you need to accomplish this. I have even enclosed camera-ready copies for the sale literature you will need. I want to save you hundreds of dollars and several hours of research you would use preparing it on your own. All you will need to do is to insert your name and address and have it printed. Then you will be ready to go. But first let us look at the economics of my plan.

Economics of the Plan

Expenses:

1. Cost of printing 30 pieces of 10,000 coupons in 2 colors.	1,240.00
2. Cost of mailing list rental.	175.00
3. Salesperson's commission-15% of \$11,850	1,777.50
4. Telephone Expenses	75.00
5. Stationery printing, business cards, supplies.	100.00
6. Postage (Bulk Rate)	830.00
7. General Labor	150.00

Total Expenses	4,347.50
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Income:

1. Proceeds from 30 coupon sales at \$395 each.	\$11,850.00
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MONTHLY INCOME

TOTAL INCOME FROM ONE COUPON DIRECTORY	\$11,850.00
TOTAL EXPENSES FROM ONE COUPON DIRECTORY	4,347.50

Net Income per mailing	7,502.50
Net Income from 3 mailings per month	\$22,507.50

SUMMARY OF ECONOMICS:

If you start with one coupon directory with 30 coupons you will net \$7,502.50 according to the above calculations. You can very easily manage to do two coupon directories in one month generating a net income of \$15,005. The amount of money you want to make is up to you. If you can produce 5 or 6 directories per month your net income will be in proportion to this number.

Direct mail is a very powerful medium and according to the A.C. Neilson Company it is growing at the rate of 16% per year. You really don't even need statistics to tell you that it is a growing field since you may have received much direct mail yourself. Whenever we come across a coupon we glance it to see if we can use it in any way. The merchants are well aware of the effectiveness of the coupons and this is the reason your coupon promotions will be successful.

STEP-BY-STEP PLAN

STEP #1

The first step is to choose a name for your business. You could name it after your town if it is a small town such as Winter's Marketing Co-Op., or Marysville Coupon Promotions, or Logan Marketing.

Many states requiring people using assumed names in businesses to register the business under a "Fictitious Name" with the county. Call the county office to inquire and to obtain the appropriate forms for registering the name. The one-time fee is usually \$10-15 for registering it with the county.

STEP #2

The second step in starting your coupon book is to go to the Yellow Pages of your neighborhood and make a list of the different types of businesses which are within a 4-mile radius of one another. Don't go too far away from that size of an area because it will be difficult for you to get the merchants to want your services in an area larger than this.

Your list may look something like this.

TYPES OF BUSINESSES	NEED FOR COUPONS ADS: YES/NO	NUMBERS IN EACH CATEGORY
ACCOUNTANT ACUPUNCTURE ATTORNEYS AUTO BODY SHOPS AUTO PARTS DEALERS BABY ACCESSORIES BAKERY BOOK STORES BRIDAL STORES CAR RENTALS CAR WASHES CARPET CLEANERS CARPET SALES CHECK CASHING CHICKEN PLACES CHILDREN'S CLOTHING CHINESE RESTAURANTS CHIROPRACTORS COMPUTER STORES CURTAIN SHOPS DELI PLACES DENTISTS DONUT SHOPS DRAPERY MANUFACTURING DRY CLEANERS EQUIPMENT RENTALS FINANCE COMPANY FISH & CHIP STORES FITNESS CLUBS FLOWER SHOPS FURNITURE STORES GAS STATIONS GIFT SHOPS HAIR STYLISTS-MEN HAIR STYLISTS-WOMEN HAMBURGER PLACES HARDWARE STORES HEALTH SPAS HOBBY SHOPS ICE CREAM SHOPS INDEPENDENT INSURANCE AGENCIES JEWELRY STORES JUDO/KARATE		

TYPES OF BUSINESSES	NEED FOR COUPONS ADS: YES/NO	NUMBERS IN EACH CATEGORY
LADIES CLOTHING SPECIALS		
LIGHT & FIXTURE STORES		
LIMOUSINE RENTALS		
LIQUOR STORES		
MIRRORS & GLASSES		
MUFFLER SHOPS		
NAIL CARE/BEAUTY SALONS		
OIL CHANGE PLACES		
ONE-HOUR PHOTO STORES		
PARTY SUPPLY STORES		
PET GROOMERS		
PET SHOPS		
PHARMACIES		
PHOTOGRAPHERS		
PIANO STORES		
PICTURE FRAMING STORES		
PIZZA RESTAURANTS		
PLANT SHOPS		
PLUMBERS		
PODIATRISTS		
RAQUETBALL		
READING LABS		
REAL ESTATE AGENTS		
RESTAURANTS		
ROOFING COMPANIES		
SEWING MACHINES		
SHOE STORES		
SMALL DEPT STORES		
SPORTING GOODS STORES		
SPORTSWEAR		
STATIONERY PLACES		
SUN TAN PLACES		
TACO PLACES		
TELEVISION SALES		
TIRE DEALERS		
TOY SHOPS		
TRAVEL AGENCIES		
TUNE-UP SHOPS		
TUXEDO RENTALS		
TYPEWRITER SALES		
UPHOLSTERY SHOPS		
USED CAR LOTS		
VENITIAN BLINDS		
VETERINARIANS		
VIDEO EQUIPMENT SALES		
VIDEO RENTALS		
VITAMIN SALES		
WALL PAPER PLACES		
WINDOW CURTAINS		
TOTALS	TOTAL	TOTAL

Delete the type of businesses not in existence and add those not given in the list. I have found that not all businesses have a big ad in Yellow Pages, therefore it would be hard to make a comprehensive list just by looking at the book. If you have time to drive around your neighborhood and make the list, it would be better. If not, just use the list I have provided and go over your Yellow Pages deleting or adding names as necessary.

Now complete the other two columns: "Need for Ads" and "Numbers in Area." The first column will require you to use common sense in checking this box. Who would require this service? You know it would be useless to put down Sears, Macy's, Montgomery Ward, or Safeway stores. These are big operations and they would not be interested in your proposition. All the shops which are "mom and pop" type businesses could use your services. I have made it easier by eliminating the ones not requiring your services. However, you should go over the above list and check the ones who you think would require your services. Then tally the total number of business in each category.

Using the list I have provided go to the Yellow Pages once again and make a list of all the businesses you have in each category. For example, let's say you have discovered 4 cleaners in your area. You would then write down their names and type of business and list them all on the same card. If there are more than 5 or 6 of one type of business use two cards for that category.

You may take a couple of days to do all this but it will save you time in the long run. If you are organized and systematic in making a list of potential clients you eliminate the run-around a novice usually experiences approaching a new project such as my coupon book.

STEP 3

At this point you may be wondering, who will go to the stores and solicit their participation in coupons from the businesses? You don't need to do this if you don't want to, or don't feel comfortable about doing yourself. My plan doesn't require to go out and sell the coupons to businesses. But if you feel comfortable and are the type who enjoys selling, by all means do so. Doing it yourself will be more profitable for you in the long run.

But this step is written for anyone who prefers not to promote the Coupon Directory themselves. Call your local newspaper and ask them to place the following ad in their Classified Section under the Help Wanted-Sales column.

Sales:

Salesperson needed / Sales
experience reqd. Make up
to \$600 wk. Call /

Make changes in the above ad to fit your own situation. You will need someone to answer the phone during the daytime. If you work days your spouse or a friend could help you in this. If you have no one to answer your phone you should state the time you want to be called back in your ad.

When you get the calls from salespersons be professional and honest about the whole thing. Tell them your business is a new venture and you want them to sell the coupon promotions on a commission basis. Also tell them they will be able to make anywhere from \$500-600 a week. Of course, their salary will depend on their own motivation and hard work. Start by hiring one person who you think is aggressive.

I have learned by my own experience that it is better to be "up front" and honest in this situation. There is no need for you to pretend what you are not. You don't have to lie to the salespeople about your business venture. If you are up front it has a way of producing the good rapport and positive feelings that lead to mutual respect.

You will only pay the salesperson when he makes a sale. You wouldn't need to have any money of your own to pay in wages because you would pay the salesperson from the advances collected from the orders. You will need to keep track of all the accounts your salesperson brings in. Your salesperson will bring in cash or checks when he/she gets an order. You can pay 15% commission on all the orders and may choose to pay him/her fortnightly.

STEP 4

As soon as the initial period of getting acquainted with the business is over, the salesperson will be out selling. As soon as an order is brought in, you will need to open a business checking account at a local bank. You will be depositing all cash or check payments in this account to pay the salesperson for his/her commission and pay for other miscellaneous expenses.

Once you have your salesperson, you will need some stationery and business cards printed with the salesperson's name and your company's name. You can approach your local printer and talk to him about getting credit from him if you can't afford to pay for these. Explain what you are doing and how he could make money if you decided to give him the job of printing your coupons.

STEP 5

You need sales literature prepared which the salesperson can take to the shops in order to solicit business. You may go ahead and design your own literature if you wish. Sales literature costs anywhere from \$400-800 just for typesetting the materials. But if you don't want to spend any money on this, you can use the camera-ready copies I have enclosed for all the necessary literature. If you feel the need to make changes in what I have provided, by all means go ahead.

My staff also has done some useful research and has come up with a price guide. You can also change the prices if you desire. My prices reflect what the other coupon promoters are charging.

If the price list looks too complicated, discard it and use only one price—\$395 per coupon. Also, as you look at the price list, you will notice there are different formats given. A format of 1/3rd means that this coupon is 1/3 of a regular page and will fit into a regular envelope. You can also make a little booklet containing 30 coupons by having it stapled in the middle. Don't worry too much about the sizes etc., because your printer will be able to help you in this at the time of printing. The following copies of coupons will help you in making coupons for your own merchants.

A'S CARPET CARE
"STEAM CLEAN EXPERTS"

ANY
SIZE ROOM

\$6⁹⁵

FOR
ONLY

3 ROOM
MINIMUM

COUPON
SAVES YOU
\$\$\$

★ 5 ROOM SPECIAL \$29⁹⁵ ★

CARPETS STEAM CLEANED

AUTUMN SPECIALS

COUPON INCLUDES:

- Basic Steam Clean
- Skilled Technicians
- Pre-Vacuuming
- Color Brighteners
- Help Rid Fleas
- Deodorizers
- Raking &
Most Furniture Moved

"A Service to Recommend"

Licensed **374-7702** Insured

CALL NOW

**SOFAS or ANY
TWO CHAIRS
CLEANED**

\$39⁹⁵

(most fabrics)

Services Available:

- 24 Hr. Emergency Water
Extraction
- Expert Carpet Repair
- Pre-Agitation And Condi-
tioners
- Pet Odor Control
- Dupont Teflon Carpet
Protector
- Commercial Rates
Available
- We Do Windows

Some Carpets Require Pre-Conditioning



**SPECIAL
OFFER**

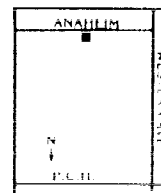
WEST CHIROPRACTIC

1645 W. Anaheim St., Harbor City

530-5775

FREE SPINAL EXAM

FIND OUT IF YOU HAVE A PROBLEM THAT COULD BE
TREATED NATURALLY WITH CHIROPRACTIC.



LATE EVENING & WEEKEND
APPOINTMENTS - No Extra Charge

SE HABLA ESPANOL

Call For Appointment

WE CAN HELP

- BACKACHE
- HEADACHE
- STIFF NECK
- NUMBNESS
- TENSION
- AUTO INJURY
- SCOLIOSIS
- SPORTS INJURY
- ARM PAIN
- LOSS OF SLEEP

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With Val-Pak Coupon Only - Good Thru Nov. 30, 1985

HEADS UP HAIR DESIGN

Mon. 10 am - 7 pm
Tues. - Fri. 9 am - 9 pm
Sat. 8:30 am - 4 pm

**New Full Nail Salon
New Tanning Bed**

28717 S. Western
Rancho Palos Verdes
519-8780

**Perm
Special \$40⁰⁰**

Reg. \$65
Includes: haircut, condition, and style
Offer Good thru Nov. 30, with
MARIA McALPINE ONLY!

**FREE
Tanning Visit**

With 4 Visits
\$10.00 Value

**Women's
Haircut
\$15.00**

Selected Stylists
Mon. & Wed.

**Nail Specials
\$25 Full Set**

First Fill 1/2 Off
Save \$8.50
Mon., Tues. & Friday

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HILLSIDE CLEANERS

SINCE 1957

29117 S. Western Ave.
San Pedro

(BETWEEN MARIK CALLENDER'S
AND SECURITY PACIFIC BANK)

831-1500

**\$3⁰⁰ Free
Dry Cleaning**

By Simply Presenting This Coupon With
Any Incoming Dry Cleaning Order At

HILLSIDE CLEANERS

BEDSPREADS - BLANKETS
DRAPERY CLEANING TAKE DOWN & REHANG AVAILABLE
ALTERATION • LAUNDRY • LEATHER & SUEDE CLEANING

Expires December 31, 1985

Copyright © 1985

For your first project you should stick to only one type of coupon such as a 1/3 page printed in one color on white paper and put together into the Coupon Directory. As you start making money you can gradually switch to 2-color printing on color stock in your other subsequent promotions.

The important thing to remember is you will be asking the shops to place their coupon in your directory for a fixed fee of \$395. This price includes all design, printing, postage and mailing costs. By putting coupon in your directory each will be mailing to 10,000 residences. Your directory will be a great success because there isn't any other way a merchant can reach so many customers within his area for so small an investment.

You will only mail to 10,000 residences in the beginning. The price list I have enclosed has different prices if you choose to mail 20,000 or 30,000 pieces. I wouldn't worry about other sizes and larger mailings at this initial stage. If you just stick to one size and a simple directory format you will avoid confusion when you are just getting started. You will learn all this little by little by the time you have successfully completed two promotions.

If you are able to get the credit from your printer you should have your sales literature printed in two colors and on good paper. This will create a better impression on the merchants when your salesperson shows it to the prospective clients. Put together all the printed sales literature in a plastic transparent folder. These folders are available at your stationery store for 43 cents. In the beginning I would print only 100 sets of your sales literature. Although it costs more to print anything in small batches, you would then require less initial credit from your printer.

STEP 6

There are two types of coupon promotions. There is a type in which all the coupons are printed and loose coupons are put into an envelope. Another type is when the coupons are stapled in a little book. You should decide which type of promotion you want to use. All the enclosed literature deals with the type having a little booklet. Such a booklet is commonly referred to as a Coupon Directory.

Since you are a beginner I suggest you start with a Coupon Directory because I have provided the literature to you. Your salesperson can make a selling argument that the loose coupons have disadvantages because people discard them the same day they received them. Some of the market studies have proven that these envelopes are not even opened. But in the case of the Directory, people will glance through the booklet and will keep it lying around for future use.

STEP 7

The job of your salesperson will be to develop his/her own sales strategies. You have already completed a lot of work for him by making the list of the businesses in your area, phone numbers of merchants, addresses, etc. If you have hired a salesperson who is experienced in "cold call" selling you can start selling the very next day. If you have hired an inexperienced salesperson you can improve his/her selling techniques 200% by having him/her read the following books:

Boyer, Lee; *Successful Cold Call Selling*, American Management Association, 1983, 135 West 50th Street, New York, NY 10020.

Another useful book I recommend is:

Hopkins, Tom; *How to Master the Art of Selling*, Warner Books, Inc., 666 Fifth Avenue, N.Y., N.Y. 10103.

Most public libraries have copies of these books. Go to your local public library and check them out and glance through the pages. You will discover wonderful things about selling. Both of these books have been written by two "super" salesmen.

Your salesperson will be ready to go out and sell once Mr. Boyer's book is read.

WHAT WILL THE SALESPERSON BE SELLING?

Your salesperson will be selling coupon space to businesses in your area. In the beginning you will only concentrate on 1/3 page coupons and charge \$395 to distribute to 10,000 residents in your area.

The salesperson may call the business in advance and set up an appointment with the owner or just go into the shop without calling. Some salespersons prefer one method while others prefer the latter.

Many shops and businesses would be happy to get a deal like this because it is extremely expensive for them to advertise through other sources. Let us analyze the advertising options the businesses have.

1. Yellow Pages:

The Yellow Pages are effective but very expensive. There is also great competition from the same services other businesses are offering. Businesses need a very large ad to fight the competition and attract attention. Besides, for many businesses Yellow Pages are not suitable because many people don't look in the Yellow Pages for certain services. Some of these are: dry cleaners, barbers, fast food restaurant, and oil change places, for example.

2. Direct Mail-SOLO

Direct Mail is very effective but the cost of printing, addressing and mailing is prohibitive for a small business. One piece of mail costs hundreds of dollars in postage stamps alone.

3. Local Papers:

Even though newspaper circulation is very large this is a waste of money because most small businesses usually get their customers within 4-mile radius of the newspapers go outside of this 4-mile radius of small business. The advertisers pay for the ads on rates based on the newspapers total circulation.

4. Coupon Promotions.

Such promotions are the most cost-effective programs. The Coupon Directory put out by you with 30 advertisers will go to 10,000 homes for as little as 3.98 cents per home. The merchant will like the fact there will be no competition from the same kind of business in the Coupon Directory chosen for advertising his business.

WHO ARE YOUR CLIENTS

Most of the businesses who will buy a space in your Coupon Directory will be small businesses. You should not sell ads to two competing businesses in the same package. The main attraction for the business to place a coupon in a Coupon Directory is because there will be no competition. The merchant may decide to offer coupons, a 10% reduction or Free Gifts for those customers who come to him through your ad. The merchant can easily keep tabs on how much business is received from your Coupon Directory by tallying all the coupons received from customers. This is good for your subsequent issues because he will ask you to include him in your package. You will then start building a loyal clientele.

HOW MANY BUSINESSES WOULD PARTICIPATE

The number of businesses who will participate depends on the salesmanship of our salesperson. There may be 1200-1500 businesses in your immediate area. I have provided you with 135 different categories of businesses earlier in my kit. The job of your salesperson will be to approach as many merchants as possible and get about 30 businesses to participate in your program in order to make the kind of money I have been talking about. Getting 30 coupon promotions from 1500 businesses is not hard if you have a good person selling for you.

You should not put more than 35 coupons in one directory because it will be too bulky and too much trouble for the consumer to go through if you do. This will reduce the effectiveness of your Coupon Directory. You want your clients to be happy with your service and get the best return for their dollars. If they get more business they are more likely to come to you for subsequent inserts.

Since you would have your salesperson on commissions, you would only pay him when he gets customers. You can pay him a commission of 15%.

PROJECTED INCOME FOR COUPON PROMOTIONS

Number of Coupons per Directory	Number of Directories per month	Gross Income	Total Expenses	NET MONTHLY INCOME
15 Coupons	2	\$11,850	\$ 3,437	\$ 8,413
20	2	\$15,800	\$ 4,170	\$11,630
25	2	\$19,750	\$ 5,762	\$13,988
30	2	\$23,700	\$ 8,695	\$15,005
30	4	\$47,400	\$17,390	\$30,010

MONTHLY INCOME

Projected income for doing your promotion in only 2 areas is \$15,005 per month. This goal can be achieved by employing only one salesperson (or by doing it yourself). Once you become experienced in this you can expand your operation into other areas.

There is an unlimited income potential in this plan and you will be able to generate this kind of income on a regular basis. However you must keep in mind your break-even point. Figure out how many coupon promotions you have to sell to break even. If you pass this break even point—the rest is profits.

You can bring out the Coupon Directory in each area 4 times a year. Theoretically, you need only 6 areas with 30 coupon promotions each to generate a net income of \$15,005 per month. Since you will be bringing out one directory every three months, you will continue this cycle of income indefinitely. As you are not associated with any franchise you can cover as many areas as you want when you want to. All the areas are yours for the taking.

The subsequent issues of your Coupon Directory will become easier to promote as you become more experienced. You will develop a “feel” as to what business is a good potential for your promotion. Also, you will begin to establish a track record and once the businesss will know that you have been dong this successfully, you won’t have to do any selling. They will call and request you to include them in your Coupon Directory.

HOW TO PICK THE AREA FOR MAILING THE DIRECTORY

If you live in a small town, it will be easy. You will have less choices to pick the for your Coupon Directory because the number of locations with clusters of businesses will be limited.

On the other hand, if you live in a large metropolitan center it will be a little difficult to pick an area because there will be so many good ones. You need to do a little driving around to actually see the areas where you will mail the coupons. First go on main street and find the area where there are a cluster of businesses. Then drive around the residential neighborhood near these shops and spot and address. The mailing area should not be in a run-down or economically depressed area. The coupons can be mailed to both homes and apartments. Everyone uses coupons no matter what his/her income may be. Write down two or three street addresses.

Phone your local post office and ask for the zip codes of the addresses you wrote down. This will be the zip code you will be using when mailing your directory. Don't be concerned if there are enough residences in that particular neighborhood. Each zip code has more than 10,000 residences in it.

HOW DO YOU GET THE INCOME WITHIN 30 DAYS

You must set a deadline for all promotions and it should not be more than 40 days. This means your salesperson will tell the possible business clients they have up to a certain date to decide if they want to have coupon insert in your package. A time longer than 40 days does not help because it does not create a sense of urgency and will also tend to lead the businesses to procrastinate. When your salesperson gets an order, a 50% advance from each merchant should be collected. For a 30 coupon book you will receive an advance of \$5925 from each area. You will receive an advance payments of \$11,850 for two areas.

You will be able to pay half of a salesperson's commission and other incidental expenses from these proceeds. You will be able to generate a substantial income within 7 days of operation if you have employed a good salesperson. The backbone of your business is your salesperson. If you pick the right person you have very good chances of making a go of your business.

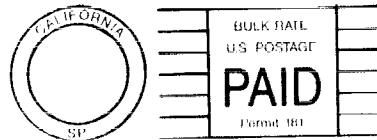
WHAT ABOUT AN OFFICE?

At this point of the game, when you have just started, there is no need for you to get an office. When you have completed 2 areas and have made at least \$15,000 and are planning to expand to several areas, then you probably would need an office. There is no need for an office in the beginning because your salesperson will go the merchants and there will be a rare occasion when the merchant would want to contact you personally. You may want to attach an answering machine to your telephone so that if your customers happen to call you can have your salesperson return their calls.

STEP #9: GETTING THE POST OFFICE PERMIT

What you should do is to go to the main Post Office in your area and apply for a bulk mail postage permit. Of course, you know first class postage is 22 cents at the present time. If you obtain a permit which allows you to mail all the mail together, it will cost you 8.3 cents per piece. It takes 3-4 days for your mail to reach the destination since it will be sent 3rd class mail.

There is an annual fee of \$50 for getting this permit and in most cases you will be able to get the permit within a few minutes. A Post Office clerk will give you a number which must be printed on all the mail you are sending by bulk mail. There is a set procedure which you must follow to put your directories in bundles. The postal clerk who deals with bulk mailing will show you all the details. Here's an example of a bulk mail envelope:



'overnight'!

!...

out collateral...

- \$25,000 interest free loan.
- Wipe out debts in 90 minutes.
- Build AAA credit ratings
- Start your own business without cash.

DETAILS INSIDE

STEP 10 PRINTING

As soon as you have received all your orders you will go back to the printer who has given you the credit for brochure printing. If you did not get the credit, you should shop around for a printer. Talk to as many printers as possible and get their estimate. Pick the one who seems to be most reliable and reasonable. Most printers have typesetters who can help you in designing the coupons. As an example I am providing you the copies of some coupons.

Once the typesetter has prepared the proofs you will send the proofs to the merchants so that they can approve the proofs. At the time of proof approval, they will pay you the balance on their account. Your salesperson will be taking care of all these things.

As soon as you have the proofs approved the clients you will give these to your printers. The printer will take 3-4 days to do everything. He will also be able to staple the coupons in the middle to make it a 1/3 page booklets. You will also need to give your bulk mailing permit number to the printer so that he can affix it on the top page of the Coupon Directory.

STEP #10: RENTING OF MAILING LIST:

You need to get the names and addresses of the people's homes where you want the Coupon directory mailed. For this you should check the Yellow Pages of your telephone book and look under "Mailing List Brokers." There will be several listings for these mailing lists brokers. Call and inquire about their rates for residences in a particular zip code. You will have to find the zip code where you will be mailing coupons. Tell the mailing list broker the zip code. You should emphasize that you want these for residences but not for homeowners. You want to be sure to mail to everyone who lives in either an apartment or a house. Also make sure that the names and addresses are in zip code sequence. If they are not the post office will charge higher rate for mailing.

The names and addresses of residences come printed on peel and stick labels and Cheshire labels. The former are better if you are going to employ manual labor to stick these on your Directory. The Cheshire labels are cheaper but they can only be used by machines. If you are having your Coupon Directory prepared by a mailing service you can order the Cheshire labels.

In California the peel and stick labels can be rented for \$17 per thousand. They may be slightly higher in other places. Call and shop around for the best deal.

STEP #11: MAILING

The day your mailing list arrives and the printer delivers you the printed booklet you are ready to mail the Coupon Directory. You can use your garage or even your living room as your work area for 2 or 3 days. The labels come right off the page and will stick to the surface of the top page of the Directory.

Before you count these Coupon Directories go to the Post Office and ask the bulk mailing clerk to give you bags and rubber bands for putting these in bundles. The clerk will also tell you the regulations about the thickness of the bundles, etc. The Post Office usually provides large sacks and rubber bands free of charge for the bulk mailers.

As soon as you deliver the sacks of Directories to the post office you have completed your task. Now you can concentrate on getting coupon promotions going into other areas.

PROOF OF MAILING

We live in a world of distrust. The business which has paid you \$395 to have a coupon sent to 10,000 homes will always be wondering if you really did any mailing or if you did less mailing. I know... it hurts to answer these questions especially if you are an honest person who has tried to be fair. But let's face the facts. In the world of scams, schemes, bad deals and frauds, we are all a little skeptical about taking another person's word. If you had a small business and you paid \$395 for a service you are worried you are not going to see, you would be a little edgy, too.

Well, you will face this question in the course of your business. Expect merchants to challenge your salesperson and say, "How do we know you will mail 10,000 pieces or if would mail any at all?" You will be able to answer by providing documentary proof supplied by the U.S. government... the Post Office receipt. You will pay the post office by check and will be issued a receipt which will specify the number of booklets you mailed. No one can question this proof.

SUMMARY:

I have given you all the steps in this report on how to make \$15,000 and more per month. I have left nothing out and revealed all the secrets which if put into action will make you successful in this business.

Whenever you take up a project go by one simple rule when you are evaluating if the plan is going to be successful for you. The rule is simple—if someone has tried it and has been successful in it, so can you. It is that simple.

What you need to do is to become familiar with all the details I have given you in this report. In any new business or project people first design the project, and make a list of the requirements. They make a blue print. Then they test the plan to see if the project has profit potential. They spend a lot of time and money just doing the testing.

In your case, the testing has already been completed by someone else, with their time and money. You will not have to spend a dime in testing to see if it will work. You need not ponder if the project is feasible. All you will do is put into action what is given to you. By their testing and experimenting others have proven that it can be done. You will only have to concentrate on putting the plan into action.

This has been a very successful project and has been used by several companies to start a franchise operation. If they can do it so can you. All you have to do is to stick it through to the end. If you do everything according to the instructions given, I am sure you will be successful in your goal.

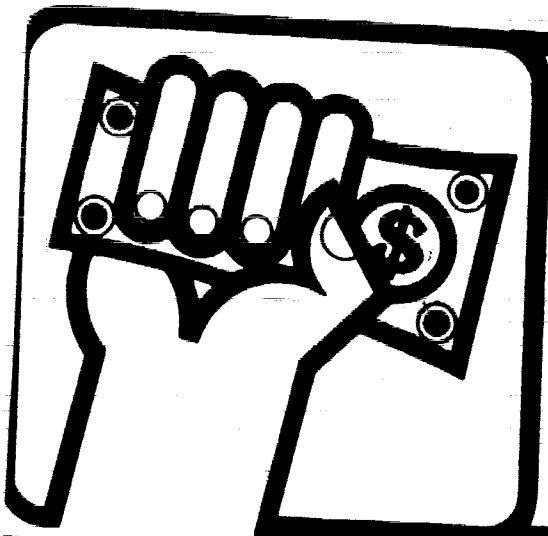
The most effective
and least expensive
way to increase your
business.....

METRO CO-OP COUPON DIRECTORY

MONTHLY LOAN PAYMENT GUIDE



etro Marketing Co-Op



Metro Coupon Directory is

12.8%

more effective than coupon packages.

★ 12.8% More ★

METRO CO-OP's handy and quality booklet format will outdraw envelope-encumbered coupon packages by as much as 12.8% more!

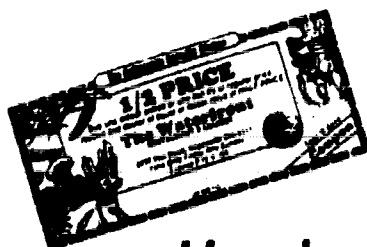
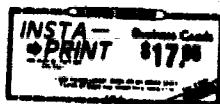
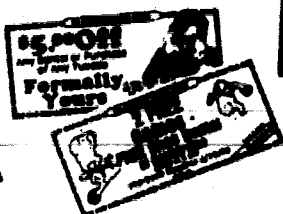
Here's Why

1. METRO CO-OP'S self-mailing booklet has NO envelope to obstruct during the very critical moment of actual receipt when the prospect is deciding whether or not the package is worth his time opening. Since there is no envelope to open, as in the case of the METRO CO-OP booklet, the prospect has virtually instant access to the coupons. The booklet can easily be skimmed through as soon as it is received.

2. The booklet format gives each ad exclusive domination of the whole page, page at a time, giving each ad undivided attention without distraction and competition from the other advertisers.

Other co-op programs have ALL the coupons printed on one large sheet creating clutter, distraction and competition for the reader's attention — in effect overwhelming the reader.

3. METRO CO-OP booklet takes the best attributes of magazines and newspapers. Like a magazine, the booklet integral binding allows convenient browsing and prevents the misplacement of loose coupons. Like quality newspaper, METRO CO-OP coupon booklet utilizes quality newsprint to take advantage of the feeling of IMMEDIACY and URGENCY which only newsprint can generate to prompt immediate ACTION from reader.



***Here's why Cooperative Direct Mail
Coupon Publications are so successful
and a proven advertising medium in
America today!***



1. America's Love Affair With Coupons!

Many market studies indicate that 9 out of 10 families use coupons! They also found that the annual use of coupons has increased from 5 billion in the early 1960's to estimates of well over 160 billion in the 1984.



2. A Cost-Effective Advertising Medium

METRO packets are direct mailed to minimum 10,000 demographically selected households in the immediate trading area of the advertisers. No wasted geography. No wasted circulation. This is perhaps the reason for direct mail's redemption rate of 15.9% vs newspapers' 3.8% — a 4 to 1 advantage! (A.C. Nielsen's Report).

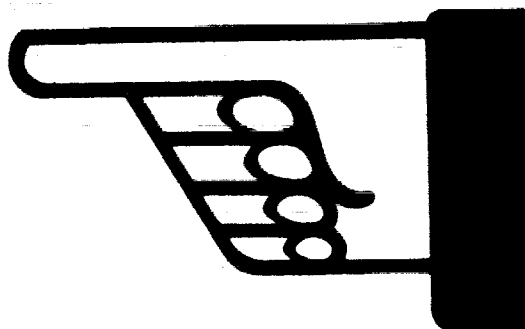


3. A Cost-Efficient Advertising Medium

METRO packet is a cooperative mailing package for the participating advertiser, thus spreading and reducing the cost to as little as 15% of the cost of doing it themselves! Without the headaches and the hassles, and at the same time saving as much as \$2,700 per mailing!



Metro Marketing Co-Op
Specialists in Direct Mail Promotions



5 Ways to Advertise

1. WORD OF MOUTH

Most effective. No cost, but painfully slow. Could take forever!

2. YELLOW PAGES

Very expensive. Truly effective if your ad is the biggest, and dominates the page, otherwise you need additional support advertising from other media to give the consumer the familiarity to choose you over your competitors also advertising in the page.

3. LOCAL PAPERS

Here today, gone tomorrow. Lots of wasted circulation and wasted geography.

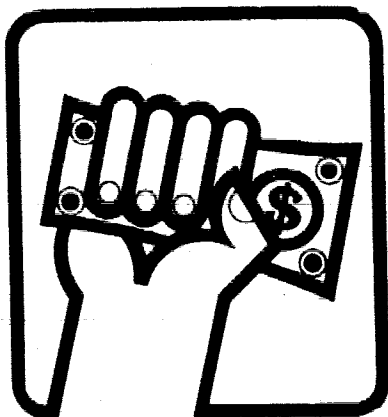
4. Solo DIRECT MAIL

Most effective (if done properly), but prohibitive in cost. Costs several thousands up-front.




5. METRO COUPONS

Most cost-effective and most cost-efficient. Immediate and measurable results. 4 to 1 advantage over newspapers in coupon redemption rate! Professionally produced. Convenient handy booklet format gives full page exposure and domination. Integral binding minimizes losing of loose coupons and assures lasting impact. Since there is no envelope to open, consumers have virtually instant access to the coupons. Postal proof of circulation.



**Direct Mail Coupon promotion
is more effective
than any other medium.
Here's the proof:**

AVERAGE COUPON REDEMPTION RATES

Medium	Average Redemption
 1. Direct Mail coupons	11.6%
2. Magazines	2.9%
3. Newspapers ROP	3.1%
4. Sunday Supplement Solo Inserts	2.1%
5. Comic Section Inserts	1.5%


Sources

* A. C. Nielson Co; Cornell University Consumer Affairs.

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Here's How Much METRO Can Save Each Advertiser!

Comparative Cost of Mailing 10,000 Pieces METRO Solo On-Your-Own	METRO Cost To Mail 10,000	Solo "Do it Yourself" Cost To Mail 10,000
Permit Postage (3rd Class) Mailing Labels Envelopes #10, 2-clr, 2-sd Layout, Type, Paste-up Printing 8½x11, 2-clr, fold Insert Sheet To Envelope Affix Labels Sort, Tie, Sack and Deliver	Included Included Included Not Necessary Included Included Not Necessary Included Included	\$100 \$830 \$290 \$350 \$150 \$300 \$250 \$250 \$180
TOTAL COSTS	\$395.⁰⁰ Total Cost (Suggested Price)	\$2,700 Total Cost (Approximate Costs) Does Not Include Management Time

Each Advertiser Saves **\$2,300**
 Everytime They Mail With 

213-381-6094



Metro Marketing Co-Op

PRICES

(Effective 9/15/85)

FORMATS	Codes	10,000 Homes	20,000 Homes	Add. 10,000 Homes	Notes
1/3 Single Format (3½ x 8½) 1 Ink 50# colored stock.	ST	\$395 (3.95¢/Home)	\$689 (3.44¢/Home)	\$309 (3.09¢/Home)	
1/3 Single Format (3½ x 8½) 1 Ink #60 Textured color stock.	S2	\$439 (4.39¢/Home)	\$869 (4.34¢/Home)	\$319 (3.23¢/Home)	1
2/3 Single (7 x 8½) 2 Inks, colored #50 stock.	G2	\$507 (5.07¢/Home)	\$865 (4.3¢/Home)	\$370 (3.7¢/Home)	
2/3 Single (7 x 8½) 1 Ink, colored #60 Textured stock	G3	\$570 (5.7¢/Home)	\$975 (4.87¢/Home)	\$445 (4.45¢/Home)	3
Full Page (8½ x 11) 1 Ink, colored #50 stock.	N7	\$630 (6.3¢/Home)	\$995 (4.97¢/Home)	\$475 (4.75¢/Home)	3,4,5
Business Reply 1/3 single (3½ x 8½) 1 Ink, 2 sides #70 stock.	N8	\$579 (5.79¢/Home)	\$979 (4.89¢/Home)	\$440 (4.4¢/Home)	2
FURNISHED INSERTS	Q3	\$630	\$620	\$300	

NOTES:

1. Add \$60 for 2 inks.
2. Add \$125 for 2 inks.
3. Add 100 for 2 inks.
4. Add \$50 for #60 textured stock.
5. Add 25% for 2 sides.

Multiple Mailing Discounts:

For second mailing, 5% discount, third and subsequent mailings 7.5% discount.

Coupon Mailing Includes:

The above rates include design, layout, paste-up, reproduction, copy approval, printing, folding, insert-ing, addressing, postage, and mailing.

Other Formats:

Other Formats and special mailings for shopping centers quoted upon request.

Terms:

50% deposit with order, balance on approval of proofs.

Specialists in Direct Mail Promotions

Order Form

Name and Address

Date
Phone
Sales Executive

[illegible]

COUPON MAILINGS: The rates below include design, layout, paste-up, reproduction, copy approval, printing, folding, inserting, addressing, postage and mailing.

TERMS: 50% deposit with order, 50% payment on approval.

MULTIPLE MAILING DISCOUNTS: For second mailing, 5% discount, third and subsequent mailings, 75%.

Bonus Report

Be-Your-Own-Boss

Series Presents

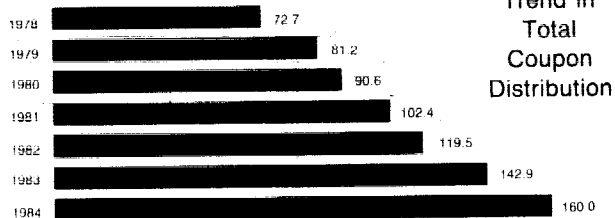
HOW TO MAKE A FORTUNE IN YOUR OWN HOME-BASED BUSINESS

HOW WOULD YOU LIKE TO EARN \$4,000, \$10,000 EVEN \$20,000 A MONTH.

- WITHOUT LEAVING YOUR HOME.
 - WORKING 4-10 HOURS A WEEK.
 - NO TELEPHONE SOLICITING.
 - NO PERSONAL SELLING.
 - NO CHAIN LETTER SCHEME.
 - NO GAMBLING, LOTTERY OR RACING.
 - START ON A SHOE-STRING BUDGET.
 - NO ILLEGAL SCHEMES OF ANY KIND.
 - NO REAL ESTATE DEALS.
-

Coupons Are Booming Because They Work!

Billions Of Coupons



Earnings



Education

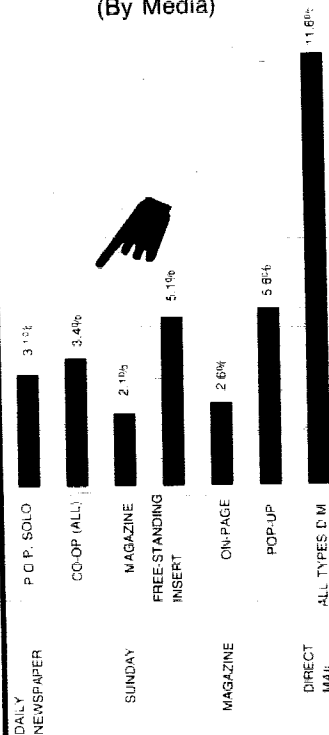


Family Size



In 1982 Over 89% of All Households Used Coupons*

Average Redemption Rates* (By Media)

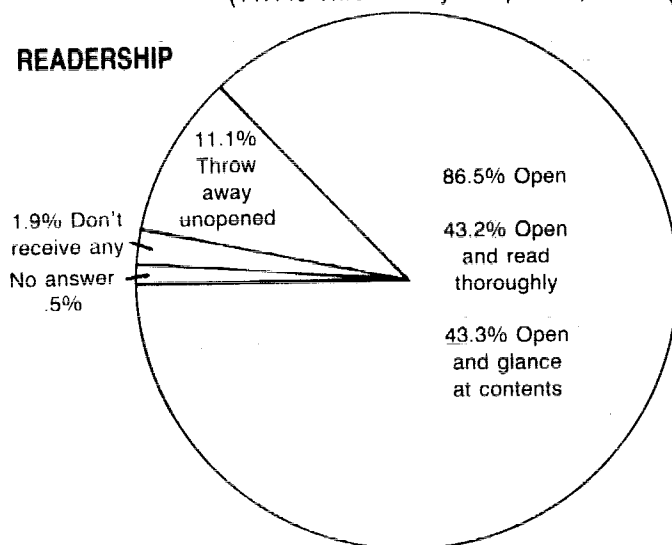


Direct Mail Coupon Beats Newspaper Coupon Almost 4 to 1

Compare!

All Other Enveloped Coupons (11.1% Throw Away Unopened!)

READERSHIP

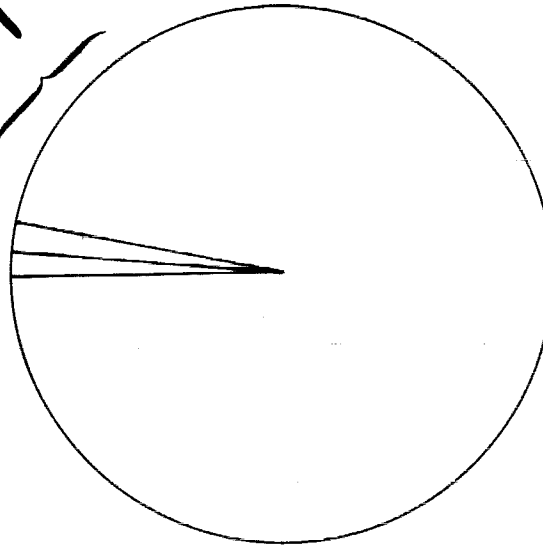


86.5% Open

43.2% Open and read thoroughly

43.3% Open and glance at contents

METRO BOOKLET format gives you **12.8%** (11.8/86.5) more for your advertising dollar because nothing is thrown away unopened. Since there is no envelope to open, readers have virtually instant access to all the coupons!



12.8% More!

Sources:
A.C. Nielsen Co.
Cornell University Consumer Affairs

INTRODUCTION

The money-making plan I have just presented to you is guaranteed to produce a very high income. The plan is simple and very effective. Many people have used the same techniques to make a lot of money.

But if for some special reasons you don't want to involve yourself in the plan I have just presented, I am also going to reveal another secret to you -- a secret which can make you thousands of dollars a month. In fact, the secret is so potent and so effective that it has made millionaires out of ordinary people. I am going to share with you the secret that makes me money on a regular basis.

If you want to become rich and be your own boss, read through this chapter carefully. This secret method of making money has got so many possibilities that you can choose the direction you like. I will present some of the possibilities to you, and you can do the choosing.

You might be thinking, what if the field is saturated. Or if there are no other people in it, who would give you competition? The answer is no, the field is not saturated -- there is always a place for another. In fact, the business is such that another 1,000 or even 10,000 can get into it without affecting your income as the business field is also growing by leaps and bounds. People spend billions and billions of dollars each year and it is still growing.

If you want to be your own boss and make "big" money, you won't find another field like this in which you can get started on a shoestring budget.

My advise to you is this: Read the chapter through carefully, then decide what possible avenue you may want to follow. As you very well know that success in any venture, no matter how easy or well-organized it is, will depend on your initiative and motivation. You will have to do something to become successful. Things will not happen by themselves. You have to make them happen.

Then again, we all have different definitions of success. To some people, success does not mean accumulation of material things or money. They are content and happy with what little they have. They are satisfied and feel successful because they have raised a good family or have achieved their goal by doing some other intangible acts.

But those kinds of people are rare in our society where demands are put on you to exhibit your material possessions as a sign of being successful. We all are under this pressure.

If you are reading this book, you are obviously desirous of success. There is nothing sinister or ugly about your desire to achieve wealth. From ancient times, man has been involved in this process. Creating projects to create wealth could be very satisfying and rewarding in itself. If things go well -- regardless of how much money you have made out of it -- it brings you satisfaction that you have done some

worthwhile thing.

Even among us who judge one's success on the basis of wealth have different standards. For some, being successful means making \$300.00 a week, whereas others are not satisfied in making \$10,000 a month and want to strive for more.

Whether your idea of being successful is to make \$2,000 a month or \$20,000 a month, you will be able to achieve this by using the secret I am about to reveal to you. Read carefully. Think of all the possibilities...Go beyond the scope of this book and incorporate the knowledge you have to achieve your goal.

I will be very much interested in finding out as to how things have turned out for you. Write me a letter and let me know as to how much time it took you to become "successful" and if you are satisfied with what you have achieved. Give me the details of your project.

GOOD LUCK

CHAPTER 1

MAKE HUGE PROFITS IN YOUR OWN ONE-MAN OR ONE-WOMAN MAIL-ORDER BUSINESS

Do you take the time to look through some popular magazines each month? If you do, you may be both surprised and impressed by the large number of mail-order offers found on almost every page of these magazines.

Almost anything can be sold by mail, including everything from exercise machines to prefabricated houses. If you are not in the habit of looking through magazines on a regular basis, I suggest you take the time to buy a few current issues of magazines such as HOUSE AND GARDEN, THE NATIONAL ENQUIRER, FAMILY CIRCLE, POPULAR SCIENCE, WOMAN'S DAY, TV GUIDE or THE MOTHER EARTH NEWS. You might also try some of the big city Sunday newspapers because they often have national distribution. If you take the time to study these sources, you will be surprised to see how extensive the mail-order business is today. The range of products available to consumers by mail order is truly amazing.

Even though thousands of firms sell their products directly through advertisements in magazines, some companies are very successful without using any magazine or newspaper advertising at all. Such companies use "direct mail." Letters and circulars are sent directly to potential customers without any prior advertising or solicitation.

If the prospect of running your own mail-order business seems beyond your grasp, or if you are worried about being a "little fish in a big pond," don't worry. There is room for you in this business. Instead of being discouraged by the number of mail-order firms in existence, you should think positive. Say to yourself, "If they can do it, so can I!" Mail order is a field where many people have succeeded and there is always room for one more success story.

Although I will be talking about selling products and services through the mail, in the last chapter I will reveal another secret which you can use to make "big" money without a lot of investment.

You may be surprised but also encouraged to learn that most mail-order business firms are two-person operations. In fact, some of them are operated as "spare-time" enterprises by people who hold down regular jobs. Also, some of them are only "seasonal" operations. The owners work like crazy during the height of the mail-order season (approximately from September through April). During the rest of the year, they usually do very much as they please!

CHAPTER 2

HOW MUCH CAN YOU MAKE IN MAIL ORDER?

Quite naturally, one of your first questions may be, "How much money can I make?" This is a good question. Although a respectable businessperson must have a genuine desire to serve the public faithfully and well, most of us have a burning desire to make as much money as we possibly can. Many say that's what business is all about -- such a strong desire provides the important motivation to succeed.

I should rephrase the question this way: "How much money would you like to make?" The answer simply is: It will depend on what you consider "a lot of money." Your own ambition has something to do with it too. Each person has a different view, a very personal definition of what "a lot of money" is. Some people think \$60,000 a year would be enough to support themselves in style. Other people aren't motivated unless they can make at least a million dollars. In other words, "the sky's the limit" in mail-order business. You can make as much as you want.

A tremendous range of income is available to mail-order businesses. Some one-person operations may pay their owners \$50,000 a year. Other part-time operations may supplement the owner's regular income for only \$15-20,000 per year. Sometimes a group of mail-order companies may net the owners more than \$5,000,000 per year.

regular job and are looking for part-time income. In fact, if you have enough money to invest and are willing to work a few hours a day, your "part-time" mail-order venture may eventually replace your full-time job. This is not true with most other part-time jobs. If you don't have enough money to invest, mail order is still a great business opportunity as you can start with a little money on a part-time basis, and still not interfere with your regular job.

CHAPTER THREE

TYPES OF MAIL ORDER: WHICH WOULD YOU CHOOSE?

You may want to conduct a personal experiment and examine a hundred or so mail-order advertisements to see what categories they fall into. Or you can take my advice (based on my own personal research) and take my word that nearly every one of those hundred advertisements fall into one of the following three categories:

1- INFORMATION

This group of advertisements includes a vast range of subjects, but all of them have an instructional purpose. They include: how-to manuals, home-study courses, books, correspondence courses, pamphlets, newsletters, etc.

2- MERCHANDISE

This group may be the largest of the three since it contains an incredible range of products useful in the home, the office or in the car. Every conceivable type of gadget and invention falls into this category.

3- PERSONAL SERVICES

In this category, either individuals or corporations may promote their business or franchise by mail.

When it comes to selling merchandise, you don't need a fantastic new invention to succeed. You may even want to copy someone else while improving on their idea in some way. If the product succeeds, pick out something in the same general class of goods and add it to your line. For instance, if you started out selling a line of ladies handbags, you might want to start a line of matching outerwear. If you follow this idea long enough, your mail-order business may develop a line of products large enough to make publication of your own catalog a necessity.

The point I want you to remember is that in order to make a fair amount of money, you need to sell more than one item. The common method of building a large volume of business is to develop an entire line of goods. As I mentioned before, when your business expands enough, you can change from selling direct-from-ads or direct mail to catalog selling for increased profit.

The other booming money-making category is the information-selling field. Two reasons account for this: it is very safe and profitable and it is easy for the average person to enter the field. I will be showing you how to get into this field in a

later chapter.

Supplying information is a great way to render valuable service to people while also pursuing a financially rewarding line of work. Many people are hungry for information on hundreds of different subjects. They want to know how-to-play-better-tennis, how-to-lose-weight, how-to-stay-young-looking, how-to-get-rich, how-to-use-computers, or how-to-start-a-business. The list is almost endless.

The unique thing about information selling is that it requires a minimal investment at the start and, in general, yields a greater profit than any other form of selling, particularly when the initial investment is considered. Essentially, items in the information-selling field are just so much printed paper and the cost of the product sometimes is as little as five percent of the selling price. People are willing to pay for valuable information they feel is necessary for them.

CHAPTER 4

HOW DO YOU GET STARTED IN MAIL-ORDER?

I will give you a step-by-step procedure for getting into the information-selling business in a later chapter. For selling products and services through the mail, people begin the business in different ways. However, there is a general pattern we can follow. First, it is important to find a product or service you think people will buy through the mail. Second, you must decide who will be your most likely customers and from there choose the type of advertising most likely to reach them (newspaper, magazine, direct mail, etc.). Third, you must either place an ad or prepare a mailing featuring your product or service. The rest depends on your patience and persistence. You may make a fortune from the moment you place your first ad, or you may not get enough orders to pay for your postage. In most cases, the outcome of this beginning usually determines the greater part of your career.

A person rarely sees a profitable mail-order business advertised for sale. There are many possible reasons for this. One is that every mail-order business is as individualistic as the personality of its owner, and thus is not adaptable to many other people. As the saying goes, "One man's meat is another man's poison," meaning that one person may be tremendously successful at a certain mail-order idea while someone else will be a terrible failure at the same thing. Another practical reason you cannot buy a ready-made mail-order business is that all of those worth buying are so successful they are, of course, not for sale.

The best way to start your own mail-order business is to work up an idea of something suitable to your personality. Consider your interests and tastes. Successful mail-order businesses are as unusual and unique as the person who starts them. For instance, a woman who worked in a health spa for years is doing well selling an exercise book by mail. Another woman who was working in a garden nursery combined her knowledge and expertise into a series of "how-to-garden" booklets and made a fortune. Both of them used their life experiences and firsthand

knowledge and came up with saleable items. Another very dramatic example involves a man who really enjoyed fishing. He quit the regular job he had for 20 years and decided to sell a little gadget he had invented on one of his fishing trips. He eventually sold a million dollars worth of his gadgets by mail. Now, he had made more money than he ever could have made at his regular job.

You may see the obvious lesson in these stories. All the people who marketed successful items thought of things they either knew well or enjoyed working with very much. For certain people, their hobbies may be their most interesting pursuits; for others, their jobs may lead to ideas for mail-order products or services saleable to others with a similar interest.

If you have no special training, but have an interest in such items as jewelry, electronic devices or arts and crafts, you may want to investigate possible mail-order opportunities. But it is still important to know and understand the mail-order products and services best suited to your interests and personality.

I want to stress the importance of choosing your product as carefully as you can -- particularly if you are beginning with limited capital and cannot withstand a serious loss at the start of your business. There are hundreds of good items to sell and hundreds of manufacturers and wholesalers willing to supply them to you at discount prices.

In the product-selling business, remember that you can't be successful with an endless stream of one-time customers. In order to make money, you have to sell to the same customers time after time, either more of the same product or related products.

CHAPTER 5

HOW MUCH CAPITAL DO YOU REQUIRE

Again, there is no hard-and-fast rule as to how much money you need to start a mail-order business. The amount of money depends upon the kind of product you will be handling, what selling methods you may use and how elaborate your facilities will be. For product selling, however, the most general rule of thumb is to have enough money put aside to get you through a two-month period--whether you intend to start modestly or on a larger scale. Perhaps you have a relative you can loan you some capital. Never start a mail-order business with only enough money to operate for the first week. Not even a popular mail-order business will generate enough money to begin financing itself in such a short time.

At this point, you probably are going to be discouraged that you won't be able to start in the mail-order business because you don't have a great deal of money. The information-selling business requires a minimal investment, and the product-selling business requires only a two-month reserve account.

Please remember that even if you take every precaution possible, mail order

is a gamble. Since starting a mail-order business is akin to investing in the stock market, it is important not to take any greater risk than is necessary.

There are many ways to reduce the capital you need without resorting to such unsafe economic measures as borrowing more money than you can reasonably pay back or using up the capital you saved before the two-month safety period is up. For example, you can put off buying expensive office equipment and furnishings until you are sure your item is a success. Also, a full-time secretary usually is not necessary in the beginning. You may hire part-time help or get a friend or relative to help you in the beginning. A good typewriter is very important, but you need not tie up capital by purchasing a new one. Either find a good used machine or rent one for a few dollars a month. Many office equipment companies are willing to provide you with a typewriter on a rent-purchase agreement. Later, your rental payments may apply to the purchase of the typewriter.

You are fortunate if your regular job not only pays enough for your living expenses but also allows you a surplus to divert to your business venture. Even with the most careful planning, most new ventures require more capital than you initially anticipate, so it is important for you to begin thinking where you may be able to get additional capital in case you find yourself in such a position.

The two largest areas where you will spend the bulk of your capital are:

- 1) Merchandise inventory.
- 2) Ads or direct-mail materials.

It is very important for you to have a sufficient supply of stock to fill orders from your first ads or mailings. (Of course, a large inventory isn't necessary if you can rely on fast delivery from your supplier). Don't keep your customers waiting for their orders because it is more expensive to keep explaining to your customers why you haven't shipped the goods than to ship them in the first place.

The amount of money you will need for ads or direct-mail advertising depends on what you are selling and what type of magazine or mailing piece you will use. As I mentioned before, you need to figure out the costs and put away enough money to cover at least two months of operations. If you are using direct mail, figure out your costs by finding out how many letters you can process and put into the mail per month and multiply by two.

I have two pieces of advice I want to pass on to you regarding direct-mail selling. First, remember that printing prices are extremely high and it is necessary to purchase printed materials in fairly large quantities (such as 10,000 to 25,000) in order to keep your cost-per-letter down as low as possible. If you plan a two-month mailing in advance, you can place orders with the printer for the total two-month amount and receive the best prices. Second, your printing must be of good quality. This is one area in which you cannot afford to skimp. You will hurt your sales very much if you use cheap-looking printing.

When you select a product to sell by mail order, it is a good idea to choose a product in the intermediate price range (\$10 to \$29). If you sell a product for less

than \$10, many orders will be required to make a profit over and above your costs. At this point, there is a mail-order truth worth remembering: With all other factors being equal, it is usually easier to increase the amount of money received per order than to increase the number of orders received.

You may realize by now that the price of an item has a great deal to do with whether or not it will be a profitable mail-order item. This may be true regardless of the merits of the product itself. If you take time to examine a cross-section of successful mail-order products, you will find that a majority of them fall within the \$10 to \$29 price range. Of course, this is not to say there aren't some high-priced items being sold by mail; actually, there are many saleable mail-order products within the price range of \$200 to \$400. But in the beginning, it may be better to stay on the safe side and deal with relatively low-priced items.

You may be surprised to know that many successful mail-order businesses resulted from initial investments which now appear incredibly low. On the other hand, many millions of dollars also have been wasted by big-time investors who mistakenly believed only large quantities of money were needed to create a profitable mail-order business.

Of course, most established mail-order firms fall between these two examples. According to one survey, more than three-fourths of the successful mail-order businesses now operating were started with more than \$5,000 in capital. About one-third of them were started with as little as \$1,000. If you must begin with only \$200 or \$300 capital, it may not be easy and you will have to consider this fact: The less money you have to start with, the better businessperson you will have to be, the better you will have to plan and the more wisely you will have to spend. On the other hand, succeeding in spite of a lack of capital will be a source of great satisfaction to you.

If you can possibly avoid borrowing money to start your mail-order business, by all means do so. It's best if the money is your own to do with as you see fit, whether you win or lose. Then you won't have to worry about taking from your family money that they may not be able to afford.

While you are waiting for your savings to grow, you have the best opportunity to study the mail-order business field. As in any business venture, it is well worth your time to learn as much as you can before you start. Read books on mail-order businesses, scan offers in magazines and newspapers and see if you can talk directly with people who have already established themselves in a mail-order business. Do as much as you can to learn from the experiences of others. You also may want to do some research on product suitability. Pick some products currently being offered by mail in magazines or newspapers. Then look up some back issues of the same magazines to see if a particular item has been available for some time. If a product or service has been consistently advertised for a long period of time, you can be certain it is a good risk for you to market as well.

If you find you need to borrow money to start your business, you can consider several sources. The best possibility for you is a friend or relative who would loan you money without charging an inordinate rate of interest and who would not

pester you with advice or reminders of repayment. If you know someone who can help you in this way, it may be best to borrow only what you think you need and no more. It is important to work out a repayment agreement to suit your circumstances so you do not overburden your business during the first crucial months of operation.

The second best source for a loan is your bank. The chances of getting a personal loan are very good if you are known in your community and by your bank. This is especially true if you have assets or real estate the bank can use as security for your loan.

On the whole, bankers are rather conservative and generally do not like to risk lending money for unusual business ideas such as mail order. Actually, you should ask for a speculative type of loan. Most bankers prefer to lend money to someone who is established as a successful entrepreneur and has proven his or her ability to use money to make money.

Of course, I don't want to discourage you from attempting to get a loan. As the saying goes, "It doesn't hurt to try." If you are well-prepared, you may be able to get the loan you need. Before you approach the banker, you need to work out a prospectus or outline describing exactly what you intend to do in your business. Your prospectus should include the following information: What you plan to sell, how you plan to sell it, an estimate of how much money you will need to start your inventory, how much money you will need for ads or direct mail and an estimation of the amount of profit you expect to realize from the business. Make sure the prospectus is typewritten. You still may be able to get your loan if you present a detailed and carefully considered plan in a confident way.

If your business venture begins to yield a profit, you may want to consider taking a bank loan even if you don't really need one. I will tell you why. If you establish a good repayment history with your bank, you can lay the groundwork you need to acquire larger loans in the future. Every time you pay back a loan, you are building a line of bank credit which may prove priceless to you later on when you really need a loan. One mail-order businessperson began taking out small loans such as \$500 at a time and gradually increased the amount of the loan to more than \$1,000. Eventually, the time came when the bank was willing to loan this mail-order businessperson \$50,000. Of course, a large loan was the objective all along. By using such foresight, enterprises which start out small can grow into big ones.

We have published another book, "The Money Kit," which gives valuable information on borrowing money on signature and without collateral. The book discusses how to build your credit and borrow money. There is other information which may be of some use to you. The regular price of this book is \$24.95, but if you write a letter stating that you have read our Money Making Plan, we will send you a copy for \$16.95 including postage.

CHAPTER 6

HOW TO CHOOSE THE PRODUCT YOU WANT TO SELL BY MAIL

Don't be fooled by the saying, "Anything that can be sold can be sold by mail." If you are new in the mail-order business, it is important for you to be careful as to the product you choose to sell. Possibly, a few people may be able to make a go of any product they decide to sell. However, the best way to find something you want to sell by mail order is to consider your own personality and creative interests.

Of course, there are some products and services which are almost ideal mail-order sellers. In fact, some of them could not be sold successfully any other way. I will discuss these popular items with you a little later.

As I mentioned in Chapter 1, the rule of thumb in mail order is to choose a product or service you already like very much. If you enjoy cooking or spend a lot of time in your kitchen, you would be interested in cookbooks or kitchen accessories. If you are a bookworm, you might enjoy handling a book-buying service. I cannot repeat often enough how important it is to choose something you already like to handle or like to do. Of course, in any type of business the key to success is how much you enjoy and like what you do. In mail order this is also very important.

I have another word of advice I would like to give you. In many cases, people have found that they are most successful in selling a product which they have either created or made by themselves. This is especially true if the product is original or unique in any way. Another good idea is to choose a product unique to your area or locale. For instance, many firms on the West Coast have a lucrative business selling fruit to the East Coast. Fruit is plentiful in the West, and people in the East are willing to buy fruit by mail because it is harder to get over there.

In addition to choosing a unique or original product for selling by mail, you may have a special interest or hobby from which you may be able to invent a product or service for others. If you like natural foods, you may want to put together an information booklet explaining what to look for when purchasing packaged food in local supermarkets. Many people are expressing a growing concern about the types of preservatives and additives manufacturers put in food products. Today, most people are concerned with anything that may affect their health.

If you are one of those people who likes to work with their hands, you may be able to turn your firsthand experience with crafts into a saleable idea. In fact, most people who do crafts are always looking for new ways to make money with them. You may have some valuable ideas other people would be willing to pay money for.

If you know how to write and have been successful in an unusual business, you may want to convert your personal business experience into a short type of "how-to" manual. Many "extra-income opportunity seekers" are always scanning the pages of magazines such as the *National Enquirer* or *Income Opportunities* for such "how-to" manuals. Many people are making good incomes along these lines.

If your primary vocation is housewife, you may be able to find some unusual or useful gadget for your home, office or car. Once you find a promising product, you have a good chance of marketing it by mail. Millions of consumers buy gadgets of all types. However, you need to choose a product which doesn't require much handling or processing. You don't want to put yourself in the position of having your orders exceed the amount of supplies you can receive quickly. You want your merchandise to move as quickly and efficiently as possible from you to your customers.

Of course, you may already have a unique or novel idea you are really excited about and can't wait to try. If you have such a pet project, you may do well to give it some serious thought. Even if it sounds a bit silly to you, it might pay to give it a try. Some mail-order ideas have indeed sounded "silly" in the beginning, but later turned into great successes. Be careful not to let your friends, relatives or neighbors influence you because their judgement is usually not worth very much when it comes to business.

Instead of asking advice from family or friends, your best bet is to locate a reputable and responsible mail-order counselor. Explain your idea and see what kind of feedback you get. Such a counselor can give an accurate and well-informed picture of the possibilities of your idea. He or she can also tell you how to get your product on the market. A good mail-order counselor will charge you a reasonable price for advice. However, most people find the advice they receive is usually worth much more than they pay. (Direct Marketing Magazine lists several to choose from.)

If you don't have a product already in mind, there are a number of ways you can go about choosing one. One way is to figure out the general type of product you would prefer to handle. Let's use the example of kitchen gadgets. You need to subscribe to the trade journals which feature these types of products. For the mail-order businessperson, trade journals offer a goldmine of possibilities. Many of these trade journals not only contain announcements of new products, but also have ads for products you can often purchase directly from the manufacturer.

I would like to clearly illustrate the procedure for making a comprehensive product search. Suppose we stay with the previous idea of kitchen gadgets. You would ask yourself, "Who makes kitchen gadgets cheap and where can I buy them?" Of course, if you could hop on a plane over to Taiwan or to a wholesale general merchandise store in Hong Kong, your problem would be solved. You could look over their stock and arrange to buy things at huge discounts. But if you have no idea how to get in contact with a wholesaler in either Taiwan or Hong Kong, the next best thing for you to do is find out what trade journal serves the household and kitchen accessories field. (There is such a journal, and it is called Hong Kong Enterprises. Ask the librarian at your local public library to order one.) As I mentioned before, you will be able to find every type of household item and gadget imaginable advertised by its manufacturer, importer or distributor. After you have decided on a product, your next step is to get in touch with the manufacturer or company and arrange for product shipment.

The method of product search I just described is applicable to nearly all types of goods and all areas of business. It is one of the simplest and most effective ways

for the average person to go about finding a product to sell by mail order. It does require a degree of patience, though. You may also find you need to do a bit of detective work in order to locate the trade journals and manufacturers' catalogs you want to sell. In some cases these publications are considered "privileged information" because they are not really meant to be read or even seen by anyone outside of the field.

Hong Kong Enterprise
Hong Kong Trade Development Council
Great Eagle Centre, 31st Floor
23 Harbour Road
Hong Kong

U.S. OFFICES
333 North Michigan Avenue, Suite 2028
Chicago, IL 60601
(312) 726-4515

548 Fifth Avenue, 6th Floor
New York, NY 10036
(212) 730-0777

350 S. Figueroa Street, Suite 520
Los Angeles, CA 90071
(213) 622-3194

I should inform you of some other guidelines you need to consider in choosing a product. In order to have a good seller, it is extremely important for you to have a large profit margin. Such a margin includes anything from 50 percent on up. In some cases, you may find even 50 percent is not enough. One of the most common errors in the mail-order business is operating at too low a profit margin. Too low a profit margin can mean unnecessary losses or even failure of an otherwise sound mail-order offer.

The idea of a suitable profit margin is an important idea I cannot stress enough. In a mail-order business, you have the expense of advertising as well as of direct-mail materials. These costs must come out of your gross profit. If you set your profit margin unreasonably low, you may not have enough money to pay yourself adequately for the time and effort you put into your business. If you are worrying that a large profit margin means your customer is paying more than necessary, you shouldn't. Many items available to you can be bought for less than one-third of their retail selling price. Nevertheless, they represent good buys for your customers.

In addition to allowing a large enough profit margin to keep the business going, another thing to remember is that your product must have something out of the ordinary. It should not be something that is easily available in shops or stores. I say this because if you examine ads in any magazine with mail-order advertising, you will find that in almost every case the product is not available in stores. In addition, the product usually has something unusual or unique about it which sets

it apart from similar products.

Chapter 7

THE STRATEGY

A person needs to remain open-minded in order to make it in mail-order selling. Also, you cannot isolate yourself from sources of trade information nor can you remain unaware of the many available opportunities to sell by mail. If you end up complaining, "I can't find anything to sell," you have only yourself to blame. Of course, if you are made of stronger stuff than that you will quickly get busy and waste no time in trying to find something to sell.

There are two ways to approach the problem of trying to find something to sell. One way, as mentioned in a previous chapter, is to decide the exact kind or type of product you would like to sell and simply find a person to supply it for you. The other way is to investigate a number of sources of supply without anything particular in mind. You can then choose a product to sell from the various items you have examined.

The traditional retail store is usually the major outlet for manufactured goods for consumers in the United States. Even though mail order is a big business, it represents only a fraction of the total amount of goods sold through retail stores.

The important thing to remember is a whole commercial process is involved in making sure products get to stores efficiently and quickly. A basic understanding of this process will be helpful to you. To begin with, most manufacturers work through wholesalers. In most cases, the wholesaler buys products from the manufacturer for about 40 percent of the final selling price. The wholesaler in turn sells the goods to the retailer for about 50 percent of the final retail price. (In sales talk, the retail price is often called "list price," and the wholesale price is known as "net price.")

The only problem a potential mail-order businessperson may encounter with a wholesaler is with name-brand products such as major appliances, certain brands of wristwatches or clothing. The wholesaler is usually required by the manufacturer to limit the sale of such name-brand products only to "franchised" dealers. You need to remember a wholesaler is being reasonable when a product must be sold only to such "franchised" dealers. The wholesaler must protect franchised dealers from as much competition as possible or else their dealership would not mean anything.

However, the majority of products which make good mail sellers are not franchised products. Fortunately, a wholesaler is usually happy to sell these items to any dealer. Of course, the dealer must prove he is buying for resale and not for his own use. Mail-order sellers can include themselves in this group.

In some cases you may run into a manufacturer who will sell to you at a somewhat higher discount rate than a wholesaler would be willing to do. This usually occurs when the manufacturer decides to sell to dealers direct without using a wholesaler. You have no way of knowing beforehand if a manufacturer will do this. By making personal inquiries, you can find out about them.

There are a number of ways you can get in touch with manufacturers when you are ready to begin your product search.

If your town has a good library or a Chamber of Commerce, you can begin there. Both places usually have copies of the huge manufacturer's directories which list every important manufacturer in the United States. The listing will show what the manufacturer makes and where he is located. One of these directories is called THOMAS' REGISTER OF AMERICAN MANUFACTURERS. Another one is called McRAE'S BLUE BOOK. These two directories are particularly helpful if you have no starting ideas for what to sell.

If you do not have access to one of these directories, the next best place to start on a product search is in the telephone book. If you live in a small town, you will need to write or visit the nearest large city to get a copy of the phone book. All types of wholesalers and manufacturers offering many different products can be found in the yellow pages of the phone book. (The cities which list the most manufacturers and wholesalers are New York, Chicago and Los Angeles.)

You can get in touch with the prospective wholesaler either in person or by mail. However, if you are completely new to mail-order selling it may look more professional for you to make your first contact by correspondence. Then you may follow up your letter with a personal call.

I cannot stress enough how convenient it will be for you to establish your source of supply close to your home. No matter what you end up selling, once your business is off the ground and orders begin to come in rapidly it is vital for you to get your supplies as quickly as possible. You must be able to keep your orders going out without getting bogged down because you are waiting for your supplies to come in.

In some cases, of course, you will not have a close-to-home source of supply. This is particularly true of imported goods. The best thing you can do, then, is try to anticipate the volume of your orders ahead of time and stock up accordingly. Then, as your stock gets low, you must make sure to put in another order well in advance. You want to allow yourself enough time to receive your order before you run out of stock.

I think I have given you a pretty good idea of exactly what is involved in making a product search. I have also given you the most successful methods for going about it. Of course, there are some other sources of information you may want to investigate. These include trade shows and import bulletins. You may also want to follow "new product" items in newspapers like the *Wall Street Journal* and the *Journal of Commerce*. I have also given you a good picture of how goods get distributed.

Aside from giving the tools to do your own product research, I'd like to provide you with a directory of 150 high-discount merchandise sources.

CONFIDENTIAL DIRECTORY OF MERCHANDISE SOURCES

This Confidential Directory contains the names and addresses of manufacturers and suppliers. I am providing this valuable directory at the end of this book.

Since I have basically given you all the information you will need to conduct your product search, there are only a few things left for you to do. You will need to write letters, ask for catalogs and keep looking through brochures until you finally find the product which appeals to you the most.

There are several things you need to know about letter writing. Because your letter creates a definite impression on your potential supplier, you want to make sure the impression is a good one.

An attractive, business-like letterhead is essential in creating the impression you want. An unattractive letterhead or sloppy letter will make you stand out as an ineffective amateur. You don't want the supplier to consider your letter unworthy of attention. So you need to get a printer who will work up a letterhead for you which includes pertinent information, such as your business name, address and phone number. The letterhead doesn't need to be elaborate, but it does need to be neat, well laid out and printed on quality paper with matching envelopes.

Always use a typewriter in your correspondence, even if you have to pay a secretarial service to have it done. You must be willing to endure this small expense. A handwritten letter gets little attention in the fast-moving and hard-driven business world. You don't want your letter to be "filed" in the wastebasket.

Your letters should also be as clear and straightforward as possible. If you need the catalog, make sure you ask for one. If you need net prices on certain products, state the names and numbers of the products in your letter. And if you are placing an order, state the quantity required, the name of the item, the catalog number and the price you expect to pay. A reputable supplier is quite busy. A clear and concise letter will be appreciated when the supplier is under a lot of pressure to put out orders.

I have one last word of advice for you. If you are just starting a business or you are established but new to an area, it may be best for you to offer to pay for your order in advance. This way, you usually get better service and faster delivery. You cannot assume a supplier will be willing to deliver to you as an "open account." If you want such an account, the supplier will understandably want to make an extensive credit check before giving you one. This takes time. So, you may want to expedite matters by paying in advance. Besides, suppliers often give some cash discounts which may add a little to your profits.

Chapter 8

THE MOST LUCRATIVE BUSINESS: SELLING INFORMATION BY MAIL

INTRODUCTION

The most interesting and one of the most profitable types of mail-order business is selling information. It may sound difficult when you read this, but bear with me and you will concur that the easiest business to get into -- especially for the little guy who does not have a lot of capital -- is selling information.

Like selling anything in mail, selling information is a bonanza because it costs so little to produce what you sell. If you know what you are doing, it is easy to pyramid your profits into a fortune. I'll cite a few examples.

Joe Karbo literally went from rags to riches and became a millionaire selling information in the mail. His book, The Lazy Man's Way to Riches, sold more than a million copies at \$10 each. He started his mail-order venture broke and in debt and ended up a millionaire. He has passed away, but his wife still runs his old ads in the magazines.

Melvin Powers is another success story. He has made a fortune in mail order. He had no education or formal training but has raked in millions by selling books in the mail. Powers appears to have such boundless energy that he gets into all kinds of ventures (song writing, book publishing, seminars). His latest book has sold more than 200,000 copies in the last two years.

In citing these examples, I want to emphasize that even though you may not have capital or education or training (Joe Karbo was only a high school graduate), it is possible to make a fortune. Selling through the mail is the easiest and quickest way to make money, especially for those who have no means with which to get into other businesses that require investments. My thesis is simple -- If these two and numerous others can make a fortune from nothing, so can you. All you need is the willingness to try it and stick to it. You should know that like anything else in life, there are ups and downs in mail-order businesses. If you can sustain these trends and stick to it, you will come out ahead. Success has always been with those who have been persistent in their endeavors -- those who did not give up after a little debacle succeed eventually.

I have cited the examples of two people who made fortunes in mail order.

There are others who have made millions and written books about their successes. How do you think they started? What transpired before they were able to relate their rags to riches stories to us? They decided to do it and stick to it regardless of what took place. I am sure they must have faced disappointments in the beginning. But they did not despair or give up. They did not let their subsequent actions be influenced by their past failures. I want to emphasize that minor irritations should not become major hurdles for you. If you are facing "bad breaks," hold on...and be cool. Don't give up the ship. You will have your chance. Be patient and be persistent..and your day will come -- I guarantee it.

Don't panic when unexpected things happen. When things don't seem to work the way you planned, following the procedures:

1. Don't panic. Stay cool.
2. Delay taking hasty action. If possible, don't take any action for 2-3 days.
3. Don't just estimate things. Assess your damage in detail. Write down exactly what has happened.
4. Write down the plan or action you must take and what you need to do to salvage the plan.
5. Decide -- make new plans: Follow your plan and try again.

I personally think the fruits of your labor will pay if you stick to the plan and go through with it again. The reason is simple -- you have learned a lot doing this project and have gained valuable experience. This experience will help you succeed with your second try. I think you will have a better chance of making it the second time around than if you begin another plan because you won't have the fear of "unknown elements" that a new project usually presents. You won't be fighting this factor the second time because you have learned that things which you thought would be troublesome turned out to be insignificant. I personally think that doing it one more time is better unless your plan itself was impossible to achieve. You can test this out by tossing the idea around to your friends or relatives. Although you cannot take what others say about your business plans seriously unless they themselves are successful, you will learn whether or not your idea is feasible by tossing your ideas around with them. If you conclude that your plan was unrealistic, immediately abandon it.

I know one idea which is reasonable and not off the wall -- mail-order sales of information. If you have read and digested the above paragraphs, you are ready to get the know-how on how to make big bucks in mail order. Billions of dollars are spend on goods and services through mail order. Don't you think you should get a part of the action.

Before we get into the details of selling by mail order, let's get organized. Eliminate all worries from your mind. Remember -- it is important to be free from all negative thoughts before you embark on any new project. Take a piece of paper and make a list of all the worries you have. Arrange these worries in order from the worst to the least. When you finish, read this list. You will discover that things are not as bad as they seemed at first. Once we "quantify" our worries by writing them down, we can look at them with the right perspective.

Chapter 9

WHAT TO SELL

Earlier, I discussed at length the merits of selling products by mail. No doubt it is a profitable business as billions of dollars are spent on mail-order products each year. For maximum profits, however, my personal preference is selling information by mail.

SELLING INFORMATION BY MAIL IS THE EASIEST, SAFEST AND LEAST EXPENSIVE WAY TO GET STARTED IN MAIL ORDER!

Information is sold through mail in a variety of ways. There are several reasons people buy this information. People seem to be concerned and hungry for information for a variety of reasons -- spare income, self improvement, entertainment, etc.

In order to sell something to someone, one must know what people need. A recent study discovered the hierarchy of concerns or interests that people have. The following list indicates people's interests and concerns in order from highest to lowest.

- Careers
- Buying a house
- Start a small business
- Family budgets
- ESP and Occult
- Building own home
- Wine and beer making
- Camping
- Improve reading speed
- Memory improvement
- Tropical fish
- Furniture finishing & refurbishing
- Basic drawing and sketching
- Extra biblical evidence of the existence of Jesus
- Environmental pollution
- Zero population growth
- World energy
- Drugs
- Miscellaneous

HOW THE INFORMATION IS SOLD

The printed information is sold in many forms. Here's a list of how most important is sold:

1. Booklets
2. Books
3. Newsletters
4. Directories
5. Instructional Manuals
6. How-To Guides
7. Pamphlets
8. Brochures
9. Paperback Books
10. Texts
11. Reports

You can use any format or any combination of formats given. You want to sell information to people who are in need of that information. From the above list, you may pick a subject or group of subjects in which people seem to be interested.

WRITING YOUR OWN REPORT OR PAMPHLET

The easiest and most profitable way to begin is to write your own book or pamphlet and sell it.

If you are confident you can do this, start with something you already know how to do and write a "HOW TO" book. If you need information on your chosen topic, go to the nearest library and check out books on the subject.

If you have some writing ability, authoring a book or "how to" manual is not as hard as it seems. The hardest part is deciding what to write about. Give yourself some time to come up an idea that will sell.

The first thing you should do is make a list of all the things you enjoy doing. You may know something about how to cook or how to counsel people. You may have discovered how to win at horse racing or recently quit smoking and know exactly how it can be done. While making this list, keep in mind the list of items given earlier which tell exactly what people are interested in.

HOW TO WRITE THE REPORT

Let's assume you have decided on the topic of your report. You are going to write a booklet titled, "How to Lose 5 Lbs. Overnight." Be as brief as possible while explaining everything point by point. Imagine you are talking to someone about losing weight and explaining the procedure to him. Don't worry about grammar, punctuation or spelling in your first draft.

When you have finished your first draft, have someone else read it to you so you can sit back and hear how it sounds. There is no better way to discover awkward phrases or unclear passages. Or you can have it proofread.

If you prefer, you can hire a ghost writer to script the material for you. It is

better to secure a local writer if possible. If not, look for ghost writer's ads in literary-type magazines such as Writer's Digest, Bookletter, etc.

IF YOU ARE WRITING YOUR OWN BOOK OR HOW-TO GUIDE, HERE'S A LIST OF SUGGESTED TOPICS:

- > HOW TO LOOSE 7 LBS. IN 7 DAYS
- > HOW TO STOP SMOKING IN ONE
- > HOW TO FIND MONEY FOR YOUR NEW VENTURE
- > HOW TO BECOME A NOTARY PUBLIC
- > HOW TO MAKE WINE AT HOME
- > HOW TO MAKE BEER AT HOME
- > HOW TO START AN AD AGENCY
- > HOW TO START AN EMPLOYMENT AGENCY
- > HOW TO START A COLLECTION AGENCY
- > HOW TO MAKE HUGE PROFITS IN STARTING YOUR OWN WATT LINE
- > HOW TO START AN OIL AND GAS LEASING PROJECT
- > HOW TO BECOME A BOOKKEEPER
- > HOW TO SELL USED BOOKS
- > HOW TO PLAY GUITAR
- > HOW TO BECOME AN INSURANCE ADJUSTER
- > HOW TO SELL OFFICE SUPPLIES THROUGH MAIL
- > HOW TO HYPNOTIZE
- > HOW TO TRAIN HORSES
- > HOW TO LEARN JUDO AT HOME
- > HOW TO BECOME A DETECTIVE
- > HOW TO LAND A JOB
- > HOW TO WRITE A RESUME
- > HOW TO START YOUR OWN TYPING SERVICE AT HOME
- > HOW TO START A COOKING SCHOOL
- > HOW TO MAKE MONEY AT HOME BY SEWING
- > HOW TO START AN ANSWERING SERVICE
- > HOW TO START AN IMPORT/EXPORT BUSINESS
- > HOW TO RAISE DOGS AND MAKE MONEY
- > HOW TO IMPROVE YOUR MEMORY
- > HOW TO SELL YOUR PRODUCTS IN SWAP MEETS
- > HOW TO ORGANIZE SWAP MEETS
- > HOW TO PLAY ORGAN IN 10 DAYS
- > HOW TO OBTAIN SBA LOANS
- > HOW TO PREPARE LOAN APPLICATIONS FOR LARGE LOANS
- > HOW TO SELL PAINTINGS IN PARKING LOTS
- > HOW TO SELL PLANTS ON WEEKENDS
- > HOW TO SELL INDUSTRIAL PRODUCTS IN THE MAIL
- > HOW TO REMOVE WRINKLES WITHOUT SURGERY
- > HOW TO FIGHT STRESS
- > HOW TO GET AN OVERSEAS JOB
- > HOW TO GET ARABS TO INVEST IN YOUR BUSINESS
- > HOW TO BECOME A REAL-ESTATE AGENT
- > HOW TO SELL CORRESPONDENCE COURSES
- > HOW TO BECOME A FUND RAISER

-
- > HOW TO ATTRACT GIRLS
 - > HOW TO WRITE AND SELL SONGS
 - > HOW TO IMPROVE YOUR CHILD'S IQ
 - > HOW TO TEST YOUR PERSONALITY

This is a partial list of all the topics you could pick to write your manual. There probably are many good topics I have overlooked, but I think you have an idea as to what to use when writing your manual.

Many times things you encounter in life can become a good source for your manual. Several years ago, I was so much in debt that I did not know what to do. I was harrassed by my creditors and was miserable because I couldn't handle the situation. I began to learn about debts, consumer rights, etc. The first how-to manual I wrote was based on my own situation. I gave all the details on how to deal with creditors and ending debt and getting a fresh start in life.

This book sells for \$24.95. If you think you need this kind of information, just send a check or money order for \$16.95 and I will send you the book with a ONE-YEAR MONEY-BACK GUARANTEE. The book gives the following information:

- * Stop creditors cold in their tracks by using an almost unknown federal law.
- * End your debt in 90 minutes...without damaging your credit.
- * Borrow \$25,000 without interest.
- * Borrow \$20,000 overnight...on your signature...without collateral...and keep it indefinitely.
- * Sources of loans.

This and other financial know-how is given in the book. It is perfectly legal and moral and was put together based on my own experiences. People who have money problems or those who wanted to borrow money have greatly appreciated this book.

You, too, may have faced situations and circumstances or experienced things which may be helpful to people. If you think people will pay to buy this information, then go ahead and write a book on it. Many a fortune has been made on books based on personal experiences. Millions of dollars have been made on little booklets which show how to do things, and millions more will be made, as there is room for everybody.

BUYING BOOKS FROM OTHERS

All of us are not writers. You can still sell books in the mail. If you are not comfortable with writing a report, you can buy books from those who write them and sell them in the mail. I am providing the names and addresses of the book wholesalers. Most of them will drop-ship for you, meaning that you won't have to pay a cent to them. When your orders start coming, you will send them the money for the required books and they will ship it directly to your customer. There is no need to invest and buy books in advance. Some of these book dealers will drop-ship for you thereby requiring almost no capital for your inventory. Write to each one of them and get their catalogs. We have also started Books-By-Mail Dealership

program. We provide all the know-how and drop the books for you.

LIST OF BOOK WHOLESALERS AND DROP-SHIPPERS

1. **SURPLUS BOOK DEALERS:** The following dealers will sell remainders, overstocks, promotions, paperbacks and "close outs" and give you up to 85% off the original list price. Some of these companies will drop-ship the books for you, eliminating the need for you to stock any books. This could reduce your investment to almost zero. Write to them and find out about it.

World Wide Book Service
251 Third Avenue
Huntington Valley, PA 19006

Crown Publishers
One Park Avenue
New York, NY 10016

McDowell Books-By-Mail Program
21308 Pathfinder Road, Suite #202
Diamond Bar, CA 91765

Overstock Booksellers
30-2 Chambers
Danbury, CT 06810

Publishers Books
P.O. Box 1140
Clearwater, FL 33517

Overstock Book Company
120 Secatogue Avenue
Farmingdale, NY 11735

Midwest Mail Sales
Box 44R2
Shawnee, WI 54166

Wilshire Books
12015 Sherman Road
N. Hollywood, CA 91605

2. **ENERGY-SAVER BOOKS:** You will get as much as 90% off original list price. Write for a free sales kit and sample ads:

Winners Circle
P.O. Box 201
Claremont, OK 74017

3. **INSPIRATIONAL BOOKS:** Retail prices range from \$3.95 to \$14.95. Full

dealer discount is given.

Argus Communications
7440 North Natchez Avenue
Niles, IL 60648

4. General Travel Books: General travel books retail for \$3.95 to \$6.95, giving a dealer discount of up to 50%.

Berkshire Traveller Press
P.O. Box 962
Stockbridge, MA 01262

5. GENERAL REFERENCE BOOKS: A large quantity of general reference books in several categories. Free Catalog is provided. Drop-shipped and dealer discounts allowed.

Premier Distributing Company
16254 Wedgewood
Fort Worth, TX 76133.

6. MISCELLANEOUS TITLES AND TOPICS:

Tartan Book Sales
P.O. Box 921
Williamsport, PA 17701

Outlet Book Company
One Park Avenue
New York, NY 10016

Herter's Inc.
Route 2,
Mitchell, SD 57301

Better Home & Garden Books
1700 Locust
Des Moines, IA 50336

Energy Bookstores
4525 Comber Avenue
Encino, CA 91316

Little Blue Books
P.O. Box 19911
Columbus, Oh 43219

Johnson Smith & Company
35075 Automation Drive
Mt. Clements, MI 48043

Omega Books
428 Tamal Plaza
Corte Madera, CA 94925

CHAPTER 10

HOW TO SELL YOUR REPORT OR BOOKLET

Let us suppose that you have your book or manual ready. You have either written one or have decided to use the drop-shipment services of the booksellers given above. You have the product and you want to sell it for profit.

There are three ways you can go about selling your book:

- 1) Direct Mail
- 2) Direct Sale from ads
- 3) Inquiry follow-up from ads

DIRECT MAIL SELLING:

Direct mail selling can be very profitable if you are experienced. It could also be a very costly proposition if you don't know what you are doing. I suggest you stay away from direct mail sales until you have experienced success in other media and have made some money in it. You can plunge into it, if you are confident that you have the right product or book that would be a sure success.

Although direct mail is used by many large firms mailing millions of pieces of mail, it can also be used by a person mailing in a few hundred pieces. Although, it is beyond the scope of this book to go into the details of direct marketing, I will give you a summary of steps to follow. If you wish to learn more, you may read an excellent book written on the subject by Robert Stone. Here's the name and address:

Robert Stone, Successful Direct Marketing Methods, Crain Books, 740 North Rush Street, Chicago, IL 60611.

Most public libraries have copies of this book or you may purchase it by writing the publisher.

Ideally, the direct mail selling requires that you have a good product which is in demand and have a high profit margin. If you think that you have a product which will be bought by 20 million people, the first step for you is to select a mailing list of people who would require your product. For example if you want to sell a book on "How to loose 7 lbs in 7 days" you will first decide on how big a test you want to conduct. Suppose you have decided that you will be sending 5,000 pieces of mail. You will not send this mail to just anyone, only those who need to loose weight. There are mailing list brokers who are in business to rent you the right lists for your purpose. Here's a list of mailing list brokers:

Advanced Management System, Inc.
9255 Sunset Boulevard
Los Angeles, CA 90069
(All kinds of lists)

Financial Enterprises List
1251 West Sepulveda Blvd., Suite #298
Torrance, CA 90502
(Opportunity seekers list -- ideal for a small test)

Dependable List, Inc.
257 Park Avenue South
New York, NY 10010
(List Brokers)

Alvin Zeller, Inc.
475 Park Avenue South
New York, NY 10016
(List Brokers)

Mega Media Associates, Inc.
9800 Mariposa Avenue
Fountain Valley, CA 92708

Hugo Dunhill Mailing Lists, Inc.
630 Third Avenue
New York, NY 10017

You must calculate the cost of mailing 5,000 pieces of mail, the cost of rental list and the cost of your book. If you mailed 5,000 pieces and you ended up with a net profit of \$750, the net profit of mailing the entire list of 5 million will be \$750,000. As a rule the people who are in the direct mail business as a policy don't "roll out" from 5,000 to 5 million immediately but go in stages.

First of all, you will have to determine the "universe" of your customers. For example, if you wanted to sell expensive clocks, you will have to determine in consultation with your list broker the number of people who are earning, \$100,000 or more a year. If you think that the clocks will only be purchased by people who are under the age of 45 and are male. Now your "universe" has gotten smaller. The list broker informs you that there are 200,000 in this category. Since you are going to send only 5,000 sales letters, you ask the list broker to provide you every 40th name on the list. This is referred to as a nth name sample. Although it is not a purely random sample, because of duplication of names, it is the best you will get.

The first test of 5,000 will decide what kind of profit margin you will have. If you get only 2% return on high priced-item you will be in the money. The second mailing may be of 25,000 pieces if the results are still profitable it may be 100,000 next time around, and -- finally to 200,000 names available in the same category.

The direct mail method can be used for selling books or information. Large corporations like "Time" to small operations are all successfully using this method to sell their books.

USING CLASSIFIED ADS TO SELL

The ideal way to sell your book or product for a beginner with a shoestring budget will be through ads in magazines or newspapers.

The first step in classified ad selling is to get all the information on the rates of the particular magazine you want to use for selling your product. Appendix C has a list of all the magazines which are ideal for mail order selling. Write to several magazines and ask for a rate card for advertising.

Then examine the magazine you have selected and read all the ads given in their classified section. Make a note of the ads which are selling the product service or the book which is similar to yours. Write to each and ask for their literature.

BEST MAGAZINES FOR SELLING INFORMATION & BOOKS BY MAIL:

A list of magazines suitable for mail order sales information is given at the end of this book in Appendix B.

HOW TO WRITE CLASSIFIED ADS THAT PULL

Classified advertising is the method you should utilize to start your mail order business. You will be able to:

- 1) Start with very little capital.
- 2) Operate with very little risk.
- 3) Receive higher return on your investment.

Once you are successful with one ad you can repeat the ad in many magazines and pyramid your earnings. There are two methods of using classified ads. One is by selling a report straight from the classified ad, the other is to use your ad to generate inquiries. You then send your sales letter and a circular describing your report in more detail.

You should not try to sell your report or book directly from the ad. You will not be successful as many people have tried this and found it to be the least desirable method. One reason is that the cost of the ad will limit the number of words you can use and hamper the level of interest you can generate for your report or book.

If the items are well known to the public and the price is less than \$3 you can sell few items directly. But the big money can only be made with higher priced reports. The best method for us to use is to put a short ad and offer free information. When people write to you for information you can send a sales letter along with an envelope and an order coupon. I am enclosing a sales letter

which I have used successfully to sell books over the years.

WRITING THE AD

You should create the strongest appeal for your report or product as early as possible. The opening words of your ad are very crucial as they will tell the reader what will the product do for him.

Here are some examples:

BORROW \$25,000 INTEREST FREE...WRITE:

BEERMAKING MADE SIMPLE: FREE DETAILS:

INVENTIONS WANTED, new products or ideas:

Remember these basic elements in classified ads:

1. GET THE READER'S ATTENTION.
2. CREATE READER CURIOSITY.
3. OFFER FREE 'PROOF' OR DETAILS OR BOOKLET.
4. PROVIDE A KEYED ADDRESS.

WORDS AND PHRASES THAT SELL

Here are some word that get results:

FREE
MONEY BACK
HOW TO
EARN
NEW
SECRET

USE WORDS THAT GRAB THE READER'S ATTENTION

One way of making sure that your first words are attention getters is to use "trigger words" cause a definite reaction in most people. Try to fit some of these words into your message:

FREE	MONEY	LOVE
EARN	EASY	RESULTS
IMPORTANT	NOW	DISCOVER
REVEAL	HEALTH	HOW TO
PROVEN	AT LAST	GET RICH
IMPORTANT	YOU	POWER

HOW TO KEY YOUR AD

In order to operate a profitable mail order business you must maintain accurate records of all the inquires generated from your ad from a particular magazine. For

this reason you must "Key" all of your ads so that you will know exactly which magazine brought you the most profits. You may use letters, numbers or words for keys. One number for each month. For example, if your ad is going to in Popular Science magazine, you may key it PS4.

HOW TO INSERT YOUR AD

Determine what magazines will be suitable for you report or book. Send a letter to each one of them asking for a rate card. Some magazines print their rates for classified advertising in the magazine itself.

Type your ad neatly and send it to the magazine along with your payment. The best method for a new entrepreneur is to run a test ad in only one magazine. Once you have sent out all the sales letters and found out the rate of return on your inquires you may expand and run you ads in other magazines. Testing and keeping records is an important element of a successful mail order operation.

TESTING AND PROJECTING

Many times you will have only a week or so after the inquires start coming in before you have to decide whether or not to run the ad again. Therefore you must make a projection based on partial response on how wll the ad should do before you will commit any more funds. I am providing the results you should expect at different times.

WEEKLIES

1ST WEEK 33%
2ND WEEK 45%
4TH WEEK 67%
8TH WEEK 92%

BIWEEKLIES

1ST WEEK 15%
2ND WEEK 30%
4TH WEEK 60%
8TH WEEK 77%

MONTHLY MAG

1ST WEEK 5%
2ND WEEK 18%
4TH WEEK 45%
8TH WEEK 57%

DIRECT MAIL

1ST WEEK 33%
2ND WEEK 66%
4TH WEEK 80%
8TH WEEK 91%

The chart will be of great help to you in projecting and placing your ads.

However, when you place your first test you should not try to project anything. Let the ad run its course. Send the sale letters and gather your results. Find out how many people who asked for free information really bought your report. Since the bottom line in any business is profits, figure out your profit for each ad before placing another ad.

ANOTHER SECRET: ONLY SELL WHAT OTHERS ARE SELLING

This is an open secret in the mail order business that a beginner should only sell what others are already selling. This principle applies to information selling as well as product selling. The reasons are simple: the product which is selling has already been tested by your competitor and you need not spend time or money for testing to see if the product will sell.

In other words someone has already done the ground work for you by investigating their money and time. Now you can take advantage of it. Let's say someone is selling a book on how to make money in real estate. You monitored his advertising. You noticed that his classified ads have been run in magazine for the past six months back (copies of magazines are available in most public libraries). It would be safe for you to assume that he is selling the product, otherwise he won't place repeat ads. You conclude that there is a market for books on real estate investing.

I am not suggesting that you should go out and copy someone's book. There are strict laws which impose civil and criminal penalties for using these tactics. However, the ideas can not be protected by copyright.

CONCLUSION:

I have given you the secrets of making "big" money in a short and concise form. I know all the things I have told you work because I use the same techniques to make money. I have given you the knowledge I have accumulated over the years. The rest is up to you. You can put this manual away and do nothing or use what I have given you to make the kind of money you want to make.

I would like to hear from you about your success. Write to me about it. Naturally it gives me pleasure to find out that someone, using my techniques has made it big.

Good Luck.

MAGAZINES SUITABLE FOR MAIL ORDER MONEY-MAKING

Opportunity Magazine
6 North Michigan Ave. #1405
Chicago, IL 60602

Making Profits
6285 Barfield Road
Atlanta, GA 30328

The Star
730 Third Avenue
New York, NY 10017

Income Opportunity
380 Lexington Avenue
New York, NY 10017

Spare Time
5810 W. Oklahoma Avenue
Milwaukee, WI 53219

The Family Handyman
1999 Shepard Road
St. Paul, MN 55116

Outdoor Life
380 Madison Avenue
New York, NY 10017

Globe Classified
P.O. Box 21
Rouses Point, NY 12979

National Enquirer
Classified Advertising
Lantana, FL 33464

Entrepreneur Magazine
2311 Pontius Avenue
Los Angeles, CA 90064

Money Making Opportunity
11071 Ventura Blvd.
Studio City, CA 91604
Moneysworth
251 West 57th Street
New York, NY 10019

Popular Mechanics
224 West 57th Street
New York, NY 10017

Field & Stream
383 Madison Avenue
New York, NY 10017

Popular Science
380 Madison Avenue
New York, NY 10017

Stereo Review
1 Park Avenue
New York, NY 10016

House & Garden
350 Madison Avenue
New York, NY 10017

Science & Mechanics
380 Lexington Avenue
New York, NY 10017

Sports Afield
250 West 55th Street
New York, NY 10019

Sylvia Porters Magazine
P.O. Box 1510
Clearwater, FL 33517

Home Mechanix
1 Park Avenue 5th Floor
New York, NY 10016

Psychology Today
1 Park Avenue
New York, NY 10016

Mother Earth News
Box 70
Henderson, NC 28739

Success Opportunity Magazine
8872 La Mesa Blvd.
La Mesa, CA 92041

EXAMPLES OF ADS SELLING INFORMATION IN THE MAIL

SELL MONEY! SELL MONEY!

Start Your Own MONEY & CREDIT AGENCY!

EARN UP TO \$500 PER DAY and more just by running a small classified ad in your local newspaper offering **VISA Credit Cards** (even to people with credit problems)... **Credit Repair** (help consumers erase bad credit information)... **First Mortgages** (\$30,000 to \$500,000)... **Auto, Truck & Equipment Leasing**... **Creative Financing**... **National Collection Agency** (you sell our fixed fee service... we do the collecting) and **MORE** to individuals and businesses! Now you can earn substantial fees and commissions with your **OWN MONEY & CREDIT AGENCY!** Millions of dollars available. No experience or capital required. No franchise fees. Phone or mail coupon below for **FREE** details (or send \$2 for samples—refundable.)

Financial Planning Dept. E-26
210 Fifth Ave., New York, NY 10010
(718) 768-6803 Ext. 200 (24 hrs.)

Name _____
Address _____
City _____
State _____ Zip _____

SELL MONEY! SELL MONEY! SELL MONEY! SELL MONEY! SELL MONEY!

I Made \$7,000 Cash In 25 Minutes

I'll show you how I did it in my first day in the Diamond Wholesaling Business and how YOU CAN DO IT, TOO!



Ross L. Anderson

This is an exciting and prestigious business! IF YOU ARE GENUINELY INTERESTED, SEND FOR OUR COMPLETE DIAMOND WHOLESALING PROGRAM AND FULL-COLOR CATALOG.

International Diamond Distributors
One Diamond Plaza
724 South Central, Dept. E-10
Medford, Oregon 97501

Enclosed is \$1 (refundable) for your DIAMOND WHOLESALING PROGRAM

Name _____
Address _____
City _____
State/Zip _____

SELL BOOKS BY MAIL
MEN AND WOMEN

UP TO 2000% PROFITS

800 TITLES HOW TO & SELF IMPROVEMENT BOOKS

START NOW!

We drop shipped at very low prices books, cassette tapes, manuals and reports. Beautiful illustrated catalogs, circulars and sale aides supplied for your mail order sales. Start without capital! One of the fastest Money Making in mail order industry. Complete details and catalogs. Send \$1.00 for postage (refundable) to:

LONG PUBLISHING DEPT. 27
P.O. Box 1465
Garden Grove, CA 92642-1465

PLEASE PRINT

Name: _____
Address: _____
City: _____ Zip: _____

Foreign Countries Send \$3.00 For Postage

ASTROLOGY

REV. EVETTE Does what others claim. Guaranteed help in three hours! Donation \$5.00 P.O. Box 80322 Chattanooga, TN 37411 (615) 864-6699

MISS SANDY

I can and will help you by the sounds of your voice. I will read and enter your entire life without asking any questions. Immediate help. (801) 276-7860.

SISTER DANA Sick? Worried? Overcome evil influences. Guaranteed results! I don't ask you what you called for I will tell you! Phone (801) 276-1724

REV. SISTER

Spiritualist, truly gifted Indian healer. Love marriage, business, health, restores nature, reunites lovers. Voice vibs. Results by phone, 8 hours (713) 888-8132

LOVE, LUCK, happiness Whatever you want I'll help you get it! Powerful spells cast especially for you and your special problems! Roseanne Johnson Box 406 Marlborough MA 01845 (617) 631-3382

FAMOUS WITCH casts powerful spells for all problems. Remarkable results! (504) 865-1238

CATHRINE BATES, psychic E.S.P. Rings loved ones back. Guaranteed results. (312) 960-5240

FAY, E.S.P.

Relieves suffering and bad luck from your body. Restores nature, calls enemies names. Returns lover. Immediate results. (617) 284-1845.

MONEYMAKING OPPS.

EARN UP TO \$1,000 weekly stuffing envelopes. For free information, write: PTD Enterprises, 483 Moore, Vidor, TX 77662

MAKE \$15,000 in 30 days working at home. For free information, write: Pat Darwin, 483 Moore, Vidor, TX 77662

GOOD MONEY weekly mailing circulars. Other home projects. Free supplies, postage. Royal Industries. Call anytime. (305) 254-3857

\$1,000 WEEKLY! Mailing letters. Fantastic opportunity. Start immediately. Write: SUCCESS, #805-St. Grather, PA 19025

MAKE \$5.00 cash when a friend subscribes to TV Game Show Magazine. Serious inquiries, send stamped envelope to: Garrett, 211 East 51st, NYC 10022

EARN \$1,000's stuffing envelopes. Rush self-addressed stamped envelope to: Elite Merchandising, P.O. Box 755-S, Jamaica, NY 11435

END YOUR money worries! Enjoy life! Amazing system requires no investment. Guaranteed! Send SASE to: Richard W. Kick, P.O. Box 11532, Harrisburg, PA 17108

\$1,000 WEEKLY stuffing envelopes. Rush stamped envelope. Allstate Mailorder, Box 291665, Los Angeles, CA 90029

HOMEWORKERS! \$1,000's addressing. Rush SASE. Dynarech, Box 780176, Oklahoma City, OK 73178

\$1,000'S WEEKLY stuffing envelopes. Free supplies. Rush stamped envelope. SHER Enterprises, Box 8133, La Verne, CA 91750

\$1,000'S STUFFING envelopes. Free supplies. SASE. CSRA, Box 3328, San Dimas, CA 91773

TOTAL SUCCESS through our money-making manuals. Free details. Switzer, Box 16787-S, Seattle WA 98116-0787

SELL MONEY!...

START YOUR OWN MONEY & CREDIT AGENCY

EARN UP TO \$500 PER DAY

just by running a small classified ad in your local newspaper offering **Loan Brokerage... VISA Credit Cards... Credit Repair... First Mortgages... Auto, Truck & Equipment Leasing... Creative Financing... National Collection Agency...** and **MORE** to individuals and businesses! Now you can earn substantial fees and commissions with your **OWN MONEY & CREDIT AGENCY!** Millions of dollars available. No experience or capital required. No franchise fees. Phone or write today for **FREE** details (or send \$2 for samples—refundable).

FINANCIAL PLANNING Dept. 10-47
210 FIFTH AVE., NEW YORK 10010
(718) 768-6803 Ext. 200 (24 HOURS) - FPA 1986

FREE DETAILS

Examples of Ads which sell information by mail. This page was taken from Money Making Opportunities magazine.

SELL BOOKS BY MAIL

400 How-To and Self-Improvement Books

DROP-SHIPPED AT 50% DISCOUNT

Millions sold! Popular categories. Beautifully illustrated circulars supplied for your mail order sales.

SEND FOR: **Wishire Mail Order Books**
12015 Sherman Rd., No. Hollywood, California 91605

SEND FOR OUR NEW

CLOSETOUT CATALOG

NEW DESIGNER JEANS & CLOTHING
COSMETICS • ARMY/NAVY • ACCESSORIES
FULL LINE OF RECYCLED CLOTHING • B-TRACKS
• ALL AT BELOW WHOLESALE PRICES!

GIANT CATALOG: \$1.00 (NO CHECKS!)

STERN • DEPT. 6
POST OFFICE BOX 734 • STOSSET, N.Y. 11791

Does Money Talk?

You'd better BELIEVE I DO!

Ready for a FREE new car. FREE posh home, executive job, to borrow huge sums. INTEREST FREE? Want to stop your bill collectors COLD & wipe out your debts NOW? If so, write for revealing FREE newsletter!

WEALTH KIT, DEPT. 272
Box 4036 Pompano Bch, FL 33063

GENUINE 14K GOLD

- FULL COLOR CATALOG
- MORE THAN 2500 ITEMS
- CONFIDENTIAL PRICES
- COMPLETE SALES PACKAGE

Just \$4.00 to: SJI
Box 477-M, Station B, Howard Beach, NY 11414

MAKE BIG MONEY—ALL PROFIT—AT HOME

INVISIBLE MENDING

Pays up to \$10 an hour!

Make moth holes, cigarette burns, tears, rips, DISAPPEAR from all fabrics. Little-known craft pays big spare time profits. Exciting details FREE! CALL TOLL FREE

1-800-621-5809 (in Illinois 1-800-972-5858) or write FABRICON COMPANY
2021 Montrose, Dept. 515, Chicago, IL 60618

BE A PROCESS SERVER

Average \$125. to \$250. Per Day in Your Own Business From Home!

Recession Proof. Write or Call:

Process Server
Box 222 (617)
No. Quincy, MA 02171 328-4423

REPRESENTATIVES NEEDED!

Learn how easy it is to be your own boss and have unlimited earnings without prior experience. Representatives are needed immediately to secure past due accounts in all areas of the country. No collecting or cash outlay. Full time and part time available starting at \$70,000 a year. Send for free information today.

N.C.C., 781 W. Oakland Park Blvd.
Suite 123 Dept. B, Ft. Lauderdale, FL 33311

LOW COST 250-3000 BOOKLETS 8-52 PAGES

Timely NEW Manual tells how to print your booklet how as 3" x 5" to sell for \$3 to \$15, also how print 1000 8 1/2 x 11 sheets for only \$15.12. IT'S THE ONLY SUCH REPORT WRITTEN BY A WORKING BOOKLET PRINTER. Reveals pricing & trade secrets type, art, printing, paper, binding, WORKING GOLDMINE. USERS SAY: "Prices for the FREE BOOKLET PLANNER-PRICE TODAY."

LOW AS 3¢ EACH

How to Get Your Booklet Printed at the Lowest Cost in the U.S.A.

Speedy Printers, 23860-3Q Miles, Cleveland, OH 44128

CALL TOLL FREE NOW!

Go Into Business with a RICH RELATIVE! Earn a handsome second income. Uncle Sam provides millions of prospects for tax return help every year! Learn the skill at home yourself. We train you fast. Do it full or spare time. Get the facts FREE, no obligation. No salesman. Phone TOLL FREE 1-800-621-5199 (in Illinois 1-800-972-5855) or write: Federated Tax Service, Dept. 822, 2021 W. Montrose Ave., Chicago, IL 60618

NEED MONEY?

WHEN BANKS STOP... We Start!

NO CREDIT CHECK. COLLATERAL, or CO-SIGNERS.

WRITE TODAY FOR FREE DETAILS!

BOC 428 WEST AVE. DEPT. W40
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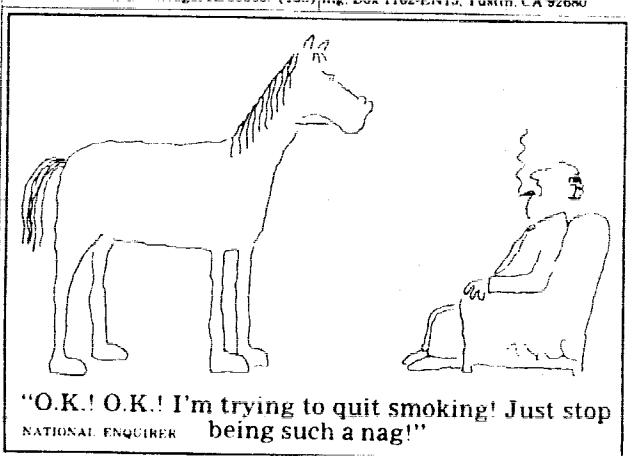
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(212)PE6-0739

Costume Jewelry
HARRY BYKOFF, J. DERENE

BYN-MONTRELUXE WATCH CO.
110 W. 40th Street
New York, NY 10018
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Premium and promotional Swiss
watches, stop watches, skin-
divers, Day-dates, water-proof,
ring watches, fashion bracelets.
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224N. Meadow Street
Metairie, LA 70003
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Cajun Crossover Security Cable
and bicycle lock.
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G. CALDERARO JEWELRY CO.
68 Emerson Street
Clifton, NJ 07013
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Silver and gold jewelry Indian
jewelry, import silver, gems,
rough, yag, GGG findings, jewelry
making kits, equipment, castings,
metals, beads, silver, gold, related
jewelry items.
CARY CALDERARO, J. DE ROSA

CARDINAL COMB MFG CO.
71 Water Street
Leominster, MA 01453
(617)537-6330

Sculptured candles and decor-
ative wood pedestals.
DUANE A. BARKEL

THE CANDY MAN
162 Page Blvd.

Springfield, MA 01101
(413)739-7306

Ceramics filled with candy,
bag and jar candies, fruit packs,
stick candies.
DENNIS BERMAN, J. PARADIS

CANEPA NOVELTY CO.
93 Washington Avenue
Holtsvill, NY 11742
(516)732-8405

Wedding cake ornaments and
related cake ornaments.
ALFRED CANEPA

CAPITAL GAME MFG CO.
295 Fifth Avenue
New York, NY 10016
(212)686-2233

Plastic lace on rolls for
shelf lining, table runners,
place mats. Molded vinyl
tablecloths in soft natural
finish-linen-look.
BILL PRICE, M. FUX

CARDINAL CHINA CO.
Box D - High Street
Carteret, NJ 07008
(201)541-5194

Housewares, giftwares, miniatures,
toys, games, barware, gourmetwares,
planters, Indian brass and wood.
MELL NEULANDER, H. HEHN

CECIA TRADING CORP
19 Rector Street
New York, NY 10006
(212)248-8868

Plastic products, combs, hangers.
ALDO MAZZAFERRO, R. ZISK

CAROLINA MADE HANDBAGS
3619 Wilkinson Blvd.
Charlotte, NC 28208

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Naugahyde handbags and accessories,
billfolds, flight bags, T-shirts,
throw rugs.
JIM CHERRY, MRS CHERRY

CARPET BAGS OF AMERICA
330 Fifth Avenue
New York, NY 10001
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Fabric handbags popularly priced.
SANDY GORDON, G. GORDON

CAROLL LEATHER GOODS
Box 421 East Hwy.
Boone, NC 28607
(704)264-2521

Billfolds, handbags, hats, belts,
visors, cigarette cases, tri-folds,
buckles, leather goods.
ROYCE CARROLL R. GREER

CASA FLEISCHER CO.
4103 Dyer/Box 54
El Paso, TX 79940
(915)566-5271

Leather handbags and wallets, suede
jackets, velvet paintings, onyx
figurines, silver jewelry.
LESLIE FLEISCHER

KAY M. CEE?GRAFF PUB CO.
3729 N. Raenswood Avenue
Chicago, IL 60613
(312)9298440

Closeouts-jewelry and hobby kits.
MORTON KAPP, A. KAPP

CERF INDUSTRIES
429 12 th Street
Brooklyn, NY 11215
(212)768-1500

Wall plaques, animal heads, wall
clocks, trophies, cigarette lighters,

watches, clocks, electronic equipment
locks.

PETER VELLUCCI, D. RIOLO

CENTENNIA PRODUCTS CO.
54 S. Main Street
Pearl River, NY 10965

Complete line CB bumper banner
decals, patches, jewelry,
buttons, zodiac patches, decals.
MARTIN LEE, E. LEE

CENTAL CITY MICRO FOUNDRY LTD
Beehive Bldg.
Central City, CO 80427
(303)582-5291

Antique barbed wire collectons
and earrings, pewter crosses.
LEE DROEGE

CENTRAL NOVELTY INC.
403 Charles Street
Providence, RI 02904
(401)421-1889

"JoAnne Jewels" - complete
boxed line, contemporary,
modern, traditional and premiums.
DENNIS MACEDOM A. FELISIG

CENTRO MFG CO.
1001 Burke Road
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Gold drop key chains, kid
switch plates, personalized
mirrors, key chains.
MARY KRUTE, A. LIQUERMAN

CENTURY TIME CAPSULE INC.
45-45 Post Oak Place Ste. 150
Houston, TX 77027
(713)960-8820

A gift item for recording per-
sonal messages in the time cap-
sule.

DAVID TODD, J. MEANS

CHILDS MFG CO.
58 Waterman Avenue
Centerdale, RI 02911
(401)231-5880

END

How To Buy Seized Cars, Trucks, Houses, Computers, Boats... ...DIRT CHEAP!

Property Seized In Drug Raids Is Now Being Sold In Your Area!

Dear Friend:

Yes, it's true. You can buy seized property from the government for a song. Keep it for your use or sell it to make huge profits. . . here are some examples:

- ** 21-inch color TV sets for \$39.99
- ** IBM Computers for \$179
- ** High-quality stereos for \$89
- ** VCRs and video cameras for \$108
- ** Copying machines for \$189

I am not just talking about household goods. There are hundreds of other products and items for your business and home. You can buy:

- ** A 1987 Porsche for \$1,996
- ** A 3-bedroom house for \$18,000
- ** A 20-foot boat for \$6,000
- ** A FAX machine for \$79
- ** 5-rooms of office furniture for \$129
- ** A Cellular telephone for \$139

I know it all sounds incredible, but it's true.

But before you decide that it is too good to be true--before you buy a car...a boat...a computer...office equipment...a copying machine...or send for a business manual of any kind--give me a chance to prove to you that these incredible firehouse sales exist.

What's more, this seized property can save you hundreds or even thousands of dollars in each transaction. If you wish, you can also start making money by selling the same items and making huge profits.

There is nothing unusual or new about buying all kinds of property, dirt cheap, from the government. Those who have the inside information have been doing it for the past 43 years, in all 50 states.

Needless to say, these few individuals have been making a bundle by buying cars, pickups, houses, jewelry, boats--you name it--dirt cheap and selling it at wholesale prices.

BUY AT ROCK-BOTTOM PRICES!

You, too, can start to buy government seized property in your area by the newly published insiders' guide, **HOW TO BUY FROM THE GOVERNMENT...DIRT CHEAP AND MAKE MONEY.**

I have put all the information -- names and addresses of

people to contact, the procedure, the works -- in an easy-to-follow guide. All you have to do is follow my simple instructions. You will be able to do everything at your own pace and from your home.

I will show you how to buy all kinds of property at fire-sale prices. You'll see, it's all very simple and easy if you just know how.

HOW TO PROFIT FROM GOVERNMENT SALES

You can use the information and sources provided in the guide to buy all kinds of property at ridiculously low prices. You can then sell these items at below wholesale prices and make a hefty profit.

You can make thousands of dollars from only one transaction and you don't have to get involved in long, drawn out business operations to make money.

What's more, you can choose the time, the item and the price you want.

I assure you that you can use the information provided in the Guide to make huge profits. But if you just wish to buy a few items -- a car, a computer, jewelry or some furniture for personal use--that's OK too. You can buy all these things at a fraction of their normal price.

You can start immediately by using the step-by-step procedure provided in the Guide. Start by buying a car. Sell it and make a profit. Invest your profits and buy a house which was foreclosed or seized by the Government. In many cases, you may even be able to buy the houses with no money down. Put it up for sale and make money. Before you know it, you can have a tidy monthly income from your part-time venture.

AN IDEAL PART-TIME MONEymaking ENTERPRISE

You can do all the buying and selling while working at your present job. You can do everything very quickly from your home. You will receive sales notices in the mail. You will figure out what you will buy and decide how much you would want to pay for the items.

You can sell the same items very easily for as much as 3 times the price you paid for them.

WHY REVEAL THIS POWERFUL SECRET?

Why am I willing to pass this knowledge on to you? Simply because there are so many sales and so many locations for sales that I cannot possibly participate in all of them. I cannot take advantage of all the sales even if I appoint

100 or 1,000 people.

There is a very small number of people who are aware that these sales take place. Believe me, there are times

DRUG SEIZURES IN 5 STATES			
Here are 5 states that have received the property in recent drug raids. This chart only shows the data for 5 states. Drug raids are frequent in most states and the guide provides the names and addresses of the agencies which sell the property to the public in your state.			
STATE	CASH	VALUE OR PROP.	TOTAL VALUE
CALIFORNIA	\$8.8 MILLION	7.5 MILLION	47.4 MILLION
TEXAS	\$7 MILLION	1.0 MILLION	10.4 MILLION
NEW YORK	\$9 MILLION	1.9 MILLION	10.1 MILLION
N. CAROLINA	1.7 MILLION	3.3 MILLION	5 MILLION
FLORIDA	1.7 MILLION	1.9 MILLION	5.6 MILLION
*SOURCE: LOS ANGELES TIMES, NOVEMBER 1988			

when hardly anyone shows up to these sales and the items are sold at drastically low prices to whomever attends.

MAKE UP TO \$9,000 IN JUST ONE TRANSACTION...

Just consider the possibilities the guide offers you. Using our step-by-step procedure, you will soon have your mail box full of all kinds of offers from the Government (including your state and local government).

Just imagine for a moment. You find an offer for a house that was foreclosed by the Government. You can buy it for \$7,000 and without putting anything down in many cases.

You can turn around and rent the same house for \$500 a month. Your mortgage payment will be \$345--netting you \$150 a month for the next 15 years. Or you can turn around and sell the same property for 2-3 times the price.

Buy a car--a Jaguar for \$3,400 or a Mercedes for \$4,500. You can sell the same vehicle next week for \$15,000--giving you a profit of more than \$11,000.

If you just want to buy a car, boat, computer or video camera at rock-bottom prices for your own use, the Guide will help you.

But if you are like many people who have written me, you will slowly start doing this as a business. Buying a house, then fixing it up and selling it within 15 days for 2-3 times the price you paid, can really be exciting. Before you know it, you will start buying houses, cars, office furniture, boats, expensive jewelry, and selling it for huge profits.

GUARANTEED SUCCESS!

I can't guarantee that you will make \$4,000 a month or \$6,000 a month. Maybe you will do even better. It will all depend on your using the know-how I provide.

What I will guarantee is that you can buy all kinds of items from different branches of government at rock-bottom prices. The amount of money you can make from each transaction will entirely depend on the item and your following of the instructions I provide.

However, I will give you this written guarantee: You will not risk one cent when your order this guide. You can examine it for 30 days. If, for any reason, you are not satisfied, you can send it back for a full refund.

WHAT IF YOU DON'T HAVE A LOT OF MONEY

When you start out, you don't have to buy an item which requires a large cash investment. Many times a house can be purchased with no money down, and an expensive piece of jewelry for as little as \$10.

You can make money by making a quick turn around and selling the same items for 3-4 times the price you

paid.

I am sure you will agree with me that it takes big money to start even a very humble enterprise. However, you can profit from this in your spare time without much investment.

HOW TO BECOME A SUCCESS

Most people who have made money and become successful have done so because they took ACTION at the right time. If one thinks and plans but never puts into action what he/she is planning, nothing materializes.

If you would like to start buying valuable items dirt cheap, you should take action now so that you can start immediately.

I will provide you with the procedure, the sources and an easy-to-follow guide. This guide can also be a remarkable tool for making money. All you do is follow the easy step-by-step instructions provided in the Guide.

HOW TO START

Just complete the Risk-Free Request Form I have enclosed and send it along with your payment. I will see to it that your order is processed and shipped immediately.

You can go through the book in one or two days. By following the simple instructions, you can contact, by mail or by phone, the agencies provided in the guide. Within a short period of time, your mailbox will be full of notices of these opportunities.

Use the Guide for 30 days on me FREE. If, for any reason, you don't like it, send it back within 30 days for a FULL AND COMPLETE REFUND. NO QUESTIONS WILL BE ASKED. I don't think you will find another guarantee more fair than this.

Robert A. Anderson

P.S. What other business or enterprise can you start with so little cash and minimal risk? I don't think you should pass up this opportunity to examine this remarkable guide in your home without any risk to you. Send for your copy today.
COPYRIGHT 1989, OMEGA PUBLISHING, LOS ANGELES, CALIFORNIA
FORM: 8A-1-89

RISK-FREE REQUEST FORM

Financial Reports, Box 4309
West Covina, CA 91791

YES!

Please send me _____ copies of HOW TO BUY FROM THE GOVERNMENT DIRT CHEAP AND MAKE MONEY. I understand the regular price of the guide is \$89. But I am ordering within the next 15 days and will only pay \$39.95.

I also understand that The Guide has AN UNCONDITIONAL MONEY BACK GUARANTEE. I can examine the Guide without risking one cent. If I don't like it, for any reason, I can just send it back within 30 days for a full and complete refund. NO QUESTIONS WILL BE ASKED.

[] On these conditions, here's my \$39.95 plus \$3 postage and handling. (California residents, please add 6.5% Sales Tax).

NAME _____
ADDRESS _____
CITY _____ ST _____ ZIP _____

HOW TO MAKE \$100-\$200

weekly from your own home-based

Newspaper Clipping Service

Yes, you can now start your own home-based newspaper clipping service without any investment. You can earn as much as \$200 per week and more from this interesting and profitable business.

You can get into this fascinating field immediately and make money in your spare time...right from your home. You can earn money on a regular basis...get paid \$2, \$5, and even \$25 per clipping.

.. Clip 5-6 items a day and this can add up to a hefty weekly income.

You can continue to earn extra money in your spare time on a regular basis. And making money while enjoying your work is what clipping newspaper items is all about.

Think of what it means. You can work when you want to. You choose the time-mornings, evenings or weekends. You choose the place you want to work-den, patio, dining area or even your bedroom. **The best part about it is, there is no one to boss you or tell you when to work or how much to work.**

You don't need any special training or equipment. All you need is a pair of scissors and the know-how contained in my comprehensive Manual and Directory on HOW to Make Money Clipping Newspaper Items. This copyrighted Manual reveals all the inside information you need to become successful in this remarkable business.

EXCITING MONEY-

Clipping for cash is easy and pleasant work which you can do sitting at home and listening to music, or even watching T.V.

I think you will agree with me that you cannot find an opportunity like this to make money anywhere else. What other business can you get into without any investment? The beauty of it is you will be having fun earning the money.

You will not risk one cent because there is no investment. You can start this interesting business and make money from your home. Whether you live in a small town or a big city, your postman will be serving as your "messenger" by bringing you checks from newspapers that will pay you for the clippings.

WHO WILL PAY YOU?

There are more than 20,000 publications in the United States. These include trade and professional journals as well as special-interest magazines geared to the industries and other groups.

These magazines and publications publish on a regular weekly, biweekly or monthly basis. They need to fill their pages with materials of interest, but can't afford to hire someone to dig for information or clippings. They are happy to pay for a service which provides them the newspaper items they can use.

The publications need items from you all the time. They will be paying you on a regular basis...thereby giving you a regular income.

WHO CAN DO?

- ✓ Anyone-young and mature alike can get into this business and make money.
- ✓ You don't need a special time or place-you can do it

from where you are.

- ✓ You can make money year around as the need for clippings is not limited by season.

WHAT IS REQUIRED?

- ✓ All you need is a pair of scissors and the Directory and Manual.
- ✓ You don't need any special training or schooling as I provide you with all the inside information needed to make money.
- ✓ You don't need any special tools or equipment.
- ✓ No personal contact is required...everything will be done through the mail.

GET-RICH QUICK SCHEME?

This is not a get-rich-quick scheme. Newspaper clipping is a respectable enterprise which will not make you a millionaire, but will allow you to earn money in your spare time.

In addition, it is a business which will not be affected by job insecurity or the uncertainties of the economy.

MOST MAGAZINES OR PUBLICATIONS WILL PAY YOU BETWEEN \$2 TO \$5 AND SOME EVEN \$25 FOR EACH CLIPPING.

You will be paid by the publication for sending them the items they can use in their publication. You will send the clipping to the publication and receive a check for each clipping.

.. You don't have to be a math wiz to figure out the money you will make if you just clip 4-5 items per day.

YOU DON'T KNOW WHICH PUBLICATION TO SEND YOUR CLIPPINGS TO?

This is where my directory of magazines can help. It will provide you with the names and addresses of the magazines eager to buy your clippings.

YOU DON'T KNOW HOW TO DO IT?

My manual instructs you in easy-to-follow steps. It tells you simply what to do and how to do it. I provide information on:

- .. How to make contact by mail.
- .. Sample letters you can copy.
- .. All the inside information and know-how to start this business.

This brand new Manual will let you in on all the "trade secrets." You then easily use these secrets to double and even triple your income.

BUT THERE IS MORE...

I have also included a separate section in this Directory which tells you how to cash in on a brand new field...clipping for "personal" items.

You will also learn how to get all the newspapers you want...completely FREE. You won't have to pay a penny.

I will even supply you with samples of letters, memos, and other papers you may wish to submit with your clippings-EVERYTHING IS PROVIDED IN EASY TO FOLLOW STEPS...NOTHING IS OMITTED.

HOW MUCH MONEY CAN YOU MAKE?

Try to imagine, just for a moment, the possibilities this money-making business offers you.

.. If you clip only 5 items a day you will have \$25...and in a week \$125. How many items do you think you will be able to clip?

You don't have to be a genius to figure out how much money you can make if you put your mind to it.

I am not promising that you will make \$200 or \$300 a week...maybe you will do even better. It will all depend on how much of your spare time you devote to this interesting venture.

If you would like to earn extra money and would like to do it without risking a penny, I think you owe to yourself to investigate this business further. This may be the chance of a lifetime to get into a business without risk or investment.

RISK-FREE OFFER

If you would like to investigate this exciting business further, just fill out the NO-RISK ORDER BLANK AND MAIL IT WITH YOUR PAYMENT. I will rush you the material immediately. You can examine it and even use it for 3 weeks on me. Using it for 3 weeks will not cost you one cent. If you are not satisfied FOR ANY REASON, just return the material and I will send you the FULL REFUND. NO QUESTIONS ASKED.

THIS UNCONDITIONAL GUARANTEE makes it very EASY and RISK-FREE for you to investigate this money-making opportunity further. Don't pass up this offer and send in your order today. Thank you Thomas Kent.

P.S. I think you will agree with me that a chance to start your own money-making enterprise without any investment only comes by once in a great while. Why not take advantage of it when it is so easy? Send for your order today. Thank you.

FREE GIFTS: If you order within the next 10 days I will send you the two Free Gifts:

NO-RISK ORDER FORM

Financial Enterprises
 Priority Processing Box 4309
 West Covina, CA 91791

YES! Please rush me your How To Make Money Clipping Newspaper Items. Immediately and show me how I can start this home-based business the same day I receive your plan. Send me your Directory and Manual along with all the sample letters, forms, memos, and other information to start this business immediately.

I understand I risk nothing by ordering your program. If I am not completely satisfied, FOR ANY REASON, I may simply return your material within three weeks for a FULL REFUND. No questions will be asked.

☒ I am enclosing \$19.95+ \$2 for postage and handling. Please rush.

Name _____
 Address _____
 City _____ ST _____ ZIP _____

You Can Borrow At Least \$20,000 and Earn \$20,000 in the next 12 months using the secrets given in the Money Kit...

...If not, the publisher will send you a check for \$10 just for trying the Kit.

Dear Friend:

Yes, I am willing to pay you \$10 if, by using my Money Kit, you are not ahead by at least \$20,000 in the next 12 months.

That's right. I am putting it in writing, and you can hold me to it. I am making this offer simply because I am very confident you will make and borrow at least \$40,000 within the next 12 months using the secrets and plans given in the Money Kit.

The secrets and plans provided in the Money Kit will teach you how to:

- ✓ Borrow \$40,000 "overnight," on signature.
- ✓ Get a brand new car...without paying a cent for it.
- ✓ Take over a going business without cash.
- ✓ Borrow \$25,000 without interest.
- ✓ Get out of debt...without bankruptcy.
- ✓ Get major credit cards without investigation.
- ✓ Make \$2,500 a month...right from home...without investment...working 4-6

It all sounds incredible, but it's true. I know you are skeptical and I don't blame you—I used to feel the same way.

But before you decide that it is too good to be true...before you pay another bill...before you invest in any business...before you buy another "how to" manual...before you apply for another loan or credit card, give me a chance to prove to you that MY PLANS REALLY WORK.

The plans of which I am about to tell you have helped thousands of people get a new start in life...start a new enterprise...get out of debt for good...borrow on signature alone...and become prosperous.

There is nothing magical or difficult about all this...these simple techniques can be used by anyone. All you need to know is HOW. The Money Kit provides this KNOW-HOW in easy-to-follow steps.

Unlike Anything You Have Heard Or Read!

I am sure you may have sent for business manuals and plans which turned out to be disappointing. Some provided good reading and most required money to make money. Believe me, I have also spent a small fortune on these so-called manuals.

BUT THE MONEY KIT IS QUITE DIFFERENT. It is designed especially for those

people who don't have money or can't afford to spend money to make money.

This is the most complete and simple guide which **REQUIRES NO MONEY.** In fact, you can get started the very same day you receive your Kit.

Are You Skeptical?

I know you are skeptical and I understand why. I was, too, until I discovered the secrets. Let me tell you how I prospered.

Not too long ago, I was so broke and so much in debt that life didn't seem worth living. I was so short of cash I couldn't even make my car payment. I was working 50-55 hours a week just to keep up with the rent and food bills. My boss was so tired of my creditor's phone calls that he threatened to fire me.

In desperation, I went to several banks and finance companies for a consolidation loan to stall off my creditor. Needless to say, I was politely refused because I didn't have good credit. Things became so bad that I considered filing for bankruptcy. In short, my life was miserable. I saw no relief from a life of misery and unhappiness.

Then, I discovered the secrets of achieving wealth without breaking my back. My life hasn't been the same since.

I am not going to bore you with my success story about my car collection, investments, businesses or even a private plane (I don't have one). What I will tell you is that I never imagined I would enjoy so much prosperity.

Here's The Proof

Don't just take my word for it that I have made money. Here's the proof: I deposited \$44,198.88 in my account last month. My bank deposits for the past six months are:

October	\$50,590.74**
September	\$33,033.05
August	\$63,379.50
July	\$35,705.27
June	\$35,785.41
May	\$42,200.75

**The Federal Trade Commission requires maintaining the proof of deposits on file.

What Is The Money Kit?

The Kit is the **MOST UNIQUE AND COMPLETE** collection of plans and techniques ever put together. The plans and techniques can be used by **ANYONE** to solve his/her money problems and get on the road to success and riches.

If you are tired of living a life from paycheck to paycheck, working day in and day out without really getting ahead, then I think you owe it to yourself to give the Money Kit a try.

I am very confident that it will work for you. Remember, I was deep in debt, struggling to make ends meet and living a miserable life...I got out of it fast and so can you...I **GUARANTEE IT.**

Here's some of the plans included in the Money Kit:

- > How to start your own moneymaking enterprise and make up to \$2,500 per month...without investment.
- > How to get legal advice from top lawyers—FREE.
- > How to give yourself a \$200 a month PAY RAISE—INSTANTLY.
- > How to get a luxurious office—ABSOLUTELY FREE.
- > How to get a cash loan...by mail.
- > The sources which will give you major credit cards without any credit.
- > How to have Uncle Sam pay a part of rent every month.
- > How to raise \$20,000 in two hours.
- > How to get a \$60,000 a year executive to work for you—FREE.

All The Money You Need Or Want!

Think of what it means. By using the Kit, you will be able to get money for just about any purpose at all—regardless of your background or credit history!

> Money from banks. ONLY

ON YOUR SIGNATURE!

Money to start your business. For bills, education...anything you desire...ALL YOURS—IF YOU KNOW HOW.

Stop Creditors Cold

You may not need it now, but the Money Kit will equip you with knowledge to protect yourself if you ever need it in the future.

The plan will show you how to get the protection of the United States Government to STOP ALL CREDITORS IN THEIR TRACKS. Using this SECRET law, you can stop creditors cold. They must stop all collection steps...they can't harass you, sue you or even contact you or call you...U.S. LAW ENSURES IT.

This is not bankruptcy. This can be done without a high-priced lawyer and bankruptcy. Simply fill out some forms, sign your name, and you are free from your debt problems. I will include the free forms (it costs about \$10 just for forms) if you write "FORMS" on the back of Request Form.

Establish An AAA Credit Rating In 30 Days!

The Kit reveals how the credit game is

played and how you can use other people's money (by borrowing) to make money.

GET A VISA, MASTERCARD AND OTHER CREDIT CARDS WITHOUT CREDIT INVESTIGATIONS!

The Kit will teach you how to obtain major credit cards without credit investigation. Everyone qualifies...bad credit or no credit.

BORROW \$40,000 ... ON YOUR SIGNATURE ALONE ...WITHOUT COLLATERAL

This secret alone can put you well on your way to riches. Can you use \$20,000, \$25,000 or even \$40,000 on short notice? Can you use this money to start a moneymaking enterprise?

You can borrow as much as \$40,000 on your signature alone by following my step-by-step plan. You won't need collateral or co-signers. You can even keep this amount indefinitely as long as you continue to pay the interest on the amount.

HAVE UNCLE SAM PAY A PART OF YOUR RENT... ...EVERY MONTH!

That's right. The Money Kit will show you the procedure for using a LITTLE KNOWN FEDERAL LAW that will enable you to have Uncle Sam pay a part of your rent...every month.

Drive A Brand New Car...Free

How would you like to drive a brand new car every year FREE? How about a Cadillac

- > How to form your corporation for under \$50.
- > How to take over a going business with zero cash.
- > How to get legitimate college degrees without going to college.
- > How to get into a lottery you can't lose.
- > How to avoid paying all taxes--legally.
- > How to make money selling "tax shelters."

That's just the beginning. The Kit will also show you:

- > How to start your own university.
- > How to get a \$60,000 executive to work for you--FREE
- > How to get the U.S. Government to guarantee your loan up to \$350,000.
- > How to get a \$20,000 loan by mail--WITH NO QUESTIONS ASKED.
- > How to start your own Oil and Gas Lottery business.

or a Mercedes? The Money Kit has a complete plan for this. It shows in simple steps exactly how to do this.

THE KIT WILL TEACH YOU:

You will be surprised to learn how easy it is to get ahead...if you have the KNOW-HOW and know the right moves. It is a matter of knowing how to play the game. The secret to financial success is not to beat the system, BUT TO USE IT AND MAKE IT WORK FOR YOU.

I know these plans and techniques will work for you. I am so confident that the Kit will

change your life. I will send you the Money Kit for a FREE ONE YEAR TRIAL--with ABSOLUTELY NO RISK TO YOU.

USE MY SECRET TECHNIQUES AND PLANS IN THE PRIVACY OF YOUR HOME. You must solve all your money problems...you must be able to get out of debt, be able to borrow at least \$20,000 and increase your income by at least \$20,000 by using my plans. If not, just return the Kit ANYTIME FOR A FULL REFUND. NO QUESTIONS ASKED.

You can even try all the techniques FOR ONE FULL YEAR--12 big months on me. At the end of one year, if you feel that you are not making the money I have promised, just return the Kit and I will send you a FULL REFUND PLUS A \$10 CHECK for your trouble. YOU CAN'T FIND A BETTER DEAL THAN THIS.

But you must take the first step. Fill out the NO-RISK REQUEST FORM, enclose your payment and mail it today. I will see to it that it is processed the same day I receive it. YOU CAN'T LOSE!

Don't delay. Only a limited number of Kits have been prepared and this offer will not be repeated. Send your order today. Thank you.

JOHN MCDOWELL

P.S. A year from today you can only be a year older--or a year older and prosperous. The choice is yours. Send

NO-RISK ORDER FORM

FINANCIAL PUBLISHERS
ORDER PROCESSING DEPARTMENT
Box 5529, Diamond Bar, CA 91765

Dear John:

Please rush me the Money Kit with the clear understanding that with your IRON-CLAD MONEY BACK GUARANTEE, the risk is yours.

I also understand that I must be able to borrow at least \$20,000 and earn another \$20,000 in the next 12 months using the secrets and plans given in the Money Kit.

If, for any reason, I don't like your kit I will send it back ANYTIME and you will send me an immediate refund. If after using your kit for 12 months, I am not able to borrow \$20,000 or earn \$20,000, I will send the Kit back to you and you will send me a refund plus a check for \$10 for trying your kit.

[✓] On these conditions here's my \$23.95 plus \$2 postage & handling.

Name _____
Address _____
City _____
ST _____ ZIP _____

Earn \$70,000 A Year Or More As A Loan Broker!

Starting Part-Time...From Your Home Or Office!

Dear Friend:

How would you like to start earning \$6,000 a month starting next month? You can start to earn large commissions using my program as a Loan Broker within a very short time. Loan brokers earn \$100,000, \$150,000 or even \$200,000 per year in commissions. My comprehensive and powerful program can teach you how to earn this kind of money in a very short time.

As a Loan Broker you can:

- ✓ Earn \$70,000 or more per year.
- ✓ Start part-time or full-time.
- ✓ Start on a shoe-string budget.
- ✓ Get the income in 30 days.
- ✓ Make this kind of money on a regular basis.

You can start part-time or full-time and begin your business from home...without the expenses for an office. This is an exciting new business with which you can make money fast.

What's more, you can start earning income immediately...in many cases the same month you start the program.

The Loan Broker Program provides you with everything you need to start this business. You don't need any special training or schooling as I provide everything in easy-to-follow steps.

Here's an example of the kind of money you can make:

Loan Amount Earned	Commission	Total Fees
\$ 50,000	8%	\$4,000
\$ 10,000	10%	\$1,000
\$120,000	4%	\$4,800
\$240,000	3%	\$7,200
Total		\$17,000

If you close 2 or 3 loans a month like the ones given above, you will be able to make at least \$7,000 a month. If you close 4 or 5 a month, you will make \$17,000 a month. Of course, I can't guarantee that you will make this kind of money...maybe you will even do better...it will depend upon your ambition.

You are probably wondering, "It all sounds too good to be true...where is the catch...?"

Well, there is no catch. Loan Broker's Program is so powerful and so well written that anyone can put it into operation.

It will give you all the details of business...you will find the forms you need...complete details about making contacts...how to bring

borrowers and lenders together by mail and by phone...what to say, what to do...the complete set up!

IMMEDIATE INCOME POTENTIAL!

The program is designed so that you can set up everything the same week and start earning income IMMEDIATELY.

People will seek your business because you will have the resources to provide them with the financing they require. The comprehensive Lender's Directory will give you the needed resources to provide the financing for anyone seeking a loan of \$10,000, \$100,000 or even \$10 million.

If you would like to start making money immediately and would like to make "big" money on a regular basis the Loan Broker business is ideally suited to you. Send your O.K. by filling out the enclosed RISK-FREE order form. I will immediately ship you the material for your examination. If for ANY REASON you are not satisfied, send it back to me within 30 days for a FULL REFUND.

WHAT IS A LOAN BROKER?

A loan broker is simply a person who acts as a middleman between the lender and the borrower.

There are borrowers who need loans for a variety of purposes, i.e. mortgages, business, refinance, etc. The lenders I provide are anxious to loan the money. The Loan Broker simply gets these parties together. He/she earns a commission of 2% to 10% on each transaction.

As you know, there is no shortage of borrowers. Your job as a broker will be to match the borrower with the right lender.

My comprehensive Directory of Lenders does the work for you. This directory provides the sources of capital for any kind of financing you can imagine. Each source is given for the type of financing you would require...mortgages, business start-ups, venture capital, construction, etc. I even provide you with the lending sources which are close to you in your own area.

WHO BORROWS MONEY?

Everyone needs to borrow sometime in his or her life. The corner drug store probably borrowed \$100,000 for the inventory. Liquor stores, small manufacturing plants, factories, construction for small and large shopping centers all need financing for their businesses. Many people need second mortgage loans on their properties.

IMMEDIATE INCOME POTENTIAL...

RECEIVE \$75 TO \$100 FROM EACH CLIENT

That's right, you will receive \$75 to \$100 up-front money from

people who need your services. They will pay you just for taking the application. You will keep this money whether or not the applicant gets the loan. If your client gets the loan, you will also earn a fat commission.

HOW MUCH CAN YOU EXPECT TO MAKE AS A LOAN BROKER?

Loan Brokers earn high commissions for their services. These commissions range from 11 1/2% to 10% per transaction, depending on the amount of money involved.

- * On a loan of \$50,000 with an 8% commission, you will make \$4,000.
- * On a loan of \$200,000 with only 5% commission, you will make \$5,000.
- * On a loan of \$1,000,000 with only 4% commission, you will make \$40,000.

You won't need more than a couple of loans of this type to make more money in a week than many people will make in one year.

WHAT ARE THE QUALIFICATIONS FOR A LOAN BROKER?

If you are a person who is ambitious and wants to earn \$70,000 or even \$100,000 the first year, and you are not lazy, then you are the right person for becoming a broker.

Education and formal training are not required, as I provide everything in easy-to-follow steps. Even your age or health does not matter as you are not required to do any physical labor. In fact, most of the work you will do will be through the mail or the telephone.

To make "big" money you need the desire to make money, and the know-how to start an enterprise. This desire and ambition to make big money is the requirement for being successful.

You may know people who seem to have all the ambition, but still are not making "big" money. They have the ambition and desire. What they lack is the know-how or trade secrets. If you are one of these people, then I am sure I can help you get started in this lucrative field.

I will provide you with the needed know-how and the inside information which will enable you to put this plan into action. After you receive my program you will discover that the same program is offered by others for hundreds and sometimes thousands of dollars more to get you started.

What's more, you don't risk anything by ordering my program. If for any reason you are not satisfied, just return the material within 30 days and I will refund your money...**NO QUESTIONS ASKED.**

GET-RICH-QUICK SCHEME?

I want to assure you that this is not some kind of get-rich-quick scheme. Although I provide you with everything in easy-to-follow steps, you will have to work to make money. I can't guarantee that you will become a millionaire in one month, but I do promise that this program

will provide you with the needed help you need to begin making "real" money.

Loan brokers are highly respected professionals, and most people require their services. Once you are established, you will continue to increase your income.

WHAT DO YOU RISK?

There is no risk for you as there is no investment...you will only take care of expenses. No start-up or franchise fee is paid to anyone. There are no royalties or fees to be paid. You will keep what you earn.

You risk nothing if the borrower defaults on his loan because you are not responsible for his debts. You will lose nothing (maybe a little of your time) if the borrower does not get the particular loan.

You will get your commission whenever your client gets the loan. You will collect the registration fee of \$75-\$100 from each new client regardless of whether or not he or she gets the loan.

NO-RISK MONEY-BACK GUARANTEE:

Don't pass up this chance of making "real money" and being your own boss. The opportunity to be financially independent is here, and you should take advantage of it.

The Loan Broker Program has been put together with the utmost care so that anyone can follow the step-by-step plan to earn high income within a very short time.

I even offer a **NO-RISK MONEY-BACK GUARANTEE**. If for any reason you are not satisfied with the program, return all the material to me and I will refund your money...**NO QUESTIONS ASKED**. You can even examine and use my material for a full 30 days **WITHOUT IT COSTING YOU A CENT**.

WHAT TO DO NOW!

Just fill out the **RISK-FREE** order coupon I have enclosed and mail it with your check or money order. I will ship you the material immediately. By ordering the program you risk nothing...**MY RISK-FREE GUARANTEE** ensures it.

Take the first important step to your financial independence and send for your program today. **THANK YOU**

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NO-RISK ORDER FORM

Financial Enterprises
1559 East Amar Road
Post Office Box 4309
West Covina, CA 91791

YES!

Please rush me your Loan Broker's Program, and show me how I can start as a Loan Broker within 7 days. Send me your Lenders Directory, Instructional Manual, forms and applications along with other necessary documents and information. I understand if I am not completely satisfied, for any reason, I may simply return your material to you within thirty days for a **FULL REFUND**.

☒ I am enclosing a check/mo for \$49 plus \$3 for shipping and handling.

NAME _____
ADDRESS _____
CITY _____ ST _____ ZIP _____

HERE'S WHAT YOU WILL GET

WITH OUR EXCLUSIVE LOAN BROKER'S PROGRAM

- * FORMS
- * DOCUMENTS
- * BROCHURES
- * DIRECTORY OF LENDERS
- * AGREEMENTS
- * COPIES OF ADS
- * LETTER SAMPLES
- * EVERYTHING YOU NEED TO START THE BUSINESS

NO LICENSE IS REQUIRED IF YOU WANT TO USE THE DIRECTORY AND THE INFORMATION PROVIDED FOR SECURING LOANS FOR YOURSELF. STATES OF CALIFORNIA, WISCONSIN AND FLORIDA REQUIRE A LICENSE IF YOU SOLICIT BUSINESS AS A LOAN BROKER IN THAT PARTICULAR STATE.